

Exhibit A

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Heather Nowak [REDACTED]

January 3, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Honorable Judge Chang,

My name is Heather Nowak. I am Mike's wife of over 21 years and mother to our 3 teenaged children:

[REDACTED] I am writing to you today to because I know Mike better than anyone in this world and know his true thoughts and intentions in all that he does. I have lived with him for almost 25 years and can tell you from hourly experience how out of character the crimes he has been convicted of are for this honest, kind, well intended husband and father. I am also writing today to explain to you the extent of the punishment that Mike has already served in the over 4 years since the FBI first came to our door. I hope to help elucidate Mike's true character and explain how the world is a better place with him out living in it.

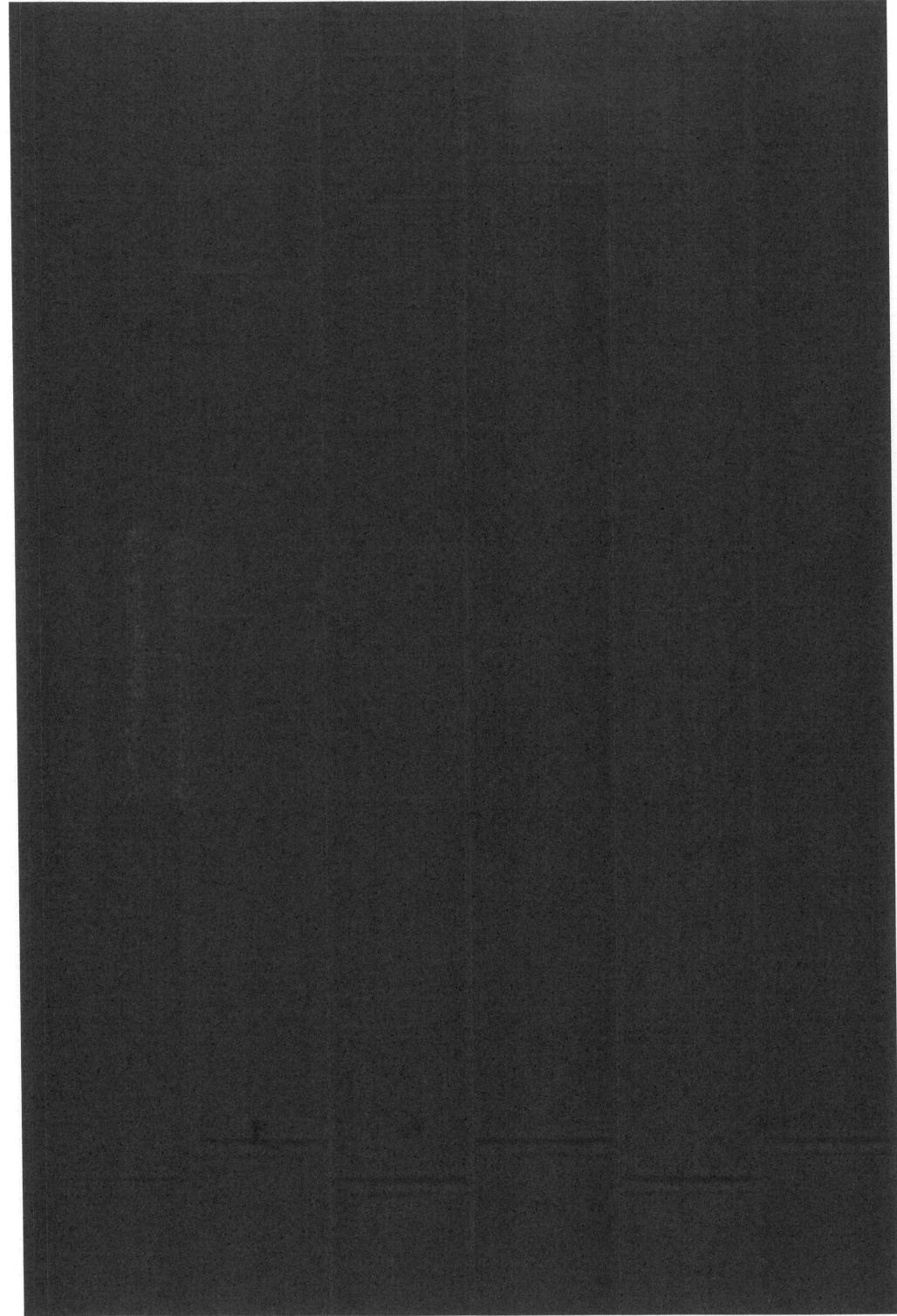
Mike didn't come from wealth or connections. He got where he was in his life and career through incredibly hard work and good, positive choices. On his mother's side, he was the first in his entire family to go to a 4-year college. On his father's side, he is a first generation American, and the first to speak English as his first language. His father was born in Germany in a World War II "displaced persons" camp to a grandfather who fought in the Polish army and a grandmother who was stolen from her family and enslaved by the Nazis when she was 15 years old. His grandparents immigrated to America with their toddler son – Mike's Dad – and found work in everything from farming to construction to a sausage factory. Mike's mother worked the night shift as a nurse to help ensure that her children could attend college, and his father worked for one food store chain, Price Chopper, for his entire career. It was natural to Mike then to expect to work long, stressful hours and to work for one company for his entire career like he did. He interned for JP Morgan after his junior year of college and never worked anywhere else after that. He left the house every morning to make the 5:50am bus and returned home at about 6:30-7:30pm (depending on bus traffic). It's not that Mike remembers where he came from – it's that Mike *is still* where he came from. His heart and mind haven't changed. He didn't come from an elite, monied background. He came from people who work hard and treat people well – and that is still who he strives to be.

Through hard work and the blessing of being smart, Mike graduated Salutatorian of his upstate New York public high school. He was accepted to Duke University, where he majored in Mechanical Engineering. He worked hard there as well, graduating Summa Cum Laude and Phi Beta Kappa, and finishing second in his engineering class. Thanks to his 3.93 GPA – and not to any family connections – he earned a summer internship working at JP Morgan. He excelled at this job, and not surprisingly given his hard-earned credentials, was offered a full-time position after graduation. When Mike and I met, he was just finishing his 2-year training program at the bank, and I was just coming off of a teaching job with Teach for America and getting ready to start teaching English and Literacy in a public high school in

Ozone Park, Queens. I was set up on a blind date with a smart, hard-working guy just starting a math intensive, very corporate job that couldn't have been more different from mine. He wore suits to work and clothes that his Polish grandmother gave him in his downtime. I loved that dichotomy and immediately loved him. We made about the same amount of money at the time and split all of our bills. I liked that he worked hard and wasn't ever late for work, and that his job seemed safe and stable because he was working for a big, reputable company rather than a flashy high risk hedge fund. Mike is that kind of guy – one who could have made more money working for a hedge fund as so many traders of his caliber choose to do - but who would opt for safety and predictability over the risk of going rogue to make a little more money. He never switched companies to cash in on a signing bonus – rare in this industry – and remained at JP Morgan for his entire career. He never expected the money he made or even knew it would be possible – he just worked as hard as he could every day, was good to people and followed the rules and just let the rest happen. Until he got arrested, the story of his life was the story of good things happening to good people.

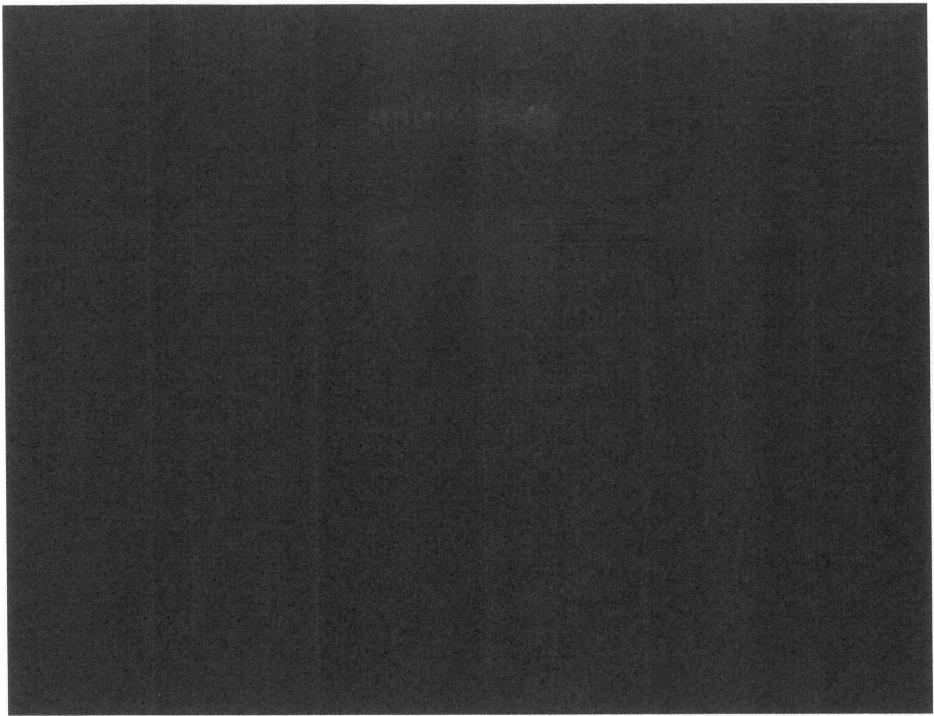
When JP Morgan moved Mike and me from New York to London in March 2000, I stopped teaching literature to under-resourced teenagers and started dreaming about fostering and adopting them instead. Mike knew how important this path was to me, and easily agreed to an “adopt now and foster later” plan. I can’t tell you how many friends have said to me over the years some version of “I would love to adopt but my husband said no.” Well – Mike said yes. He didn’t even hesitate. He said yes to building our family by welcoming a child of a different race born to people he would never meet in a foreign country he had never been to. He spent many months of his weekends going through the intense mandatory adoption training process, and by the time he was fingerprinted by the DOJ after his 2019 arrest, he had already submitted to thorough adoption agency background checks and been in a courtroom to finalize the adoption of our daughter. I gave birth to our son in 2004, welcomed our first daughter home in 2006, and gave birth to our second daughter in 2007. When the Bear Stearns – JP Morgan merger happened in March of 2008, Mike had a newborn, a 1-year-old, and a 3-year-old at home. As soon as he could leave work, he would literally sprint across the city to catch the bus so that he could be home by 7:00 to bathe his kids and see them before bed. He was barely surviving these exhausting years, working very long hours through a merger at work and a major national financial crisis, while always trying to prioritize being an excellent husband and father to 3 kids under 4 years old. Needless to say, being an excellent father at this point in his life required every second of free time and extra brain power he could muster. He had no time for himself, no time to hang out after work, and no time to really think of anything other than getting through his work day and getting home as soon as he could.

Mike was in charge of giving all 3 kids their baths every night. In 2008 that meant he was bathing a newborn, a 1-year-old and a 3-year-old every night. He would put on a Sesame Street CD, get down on the bathroom floor and get to work – never complaining no matter how tired he always was.

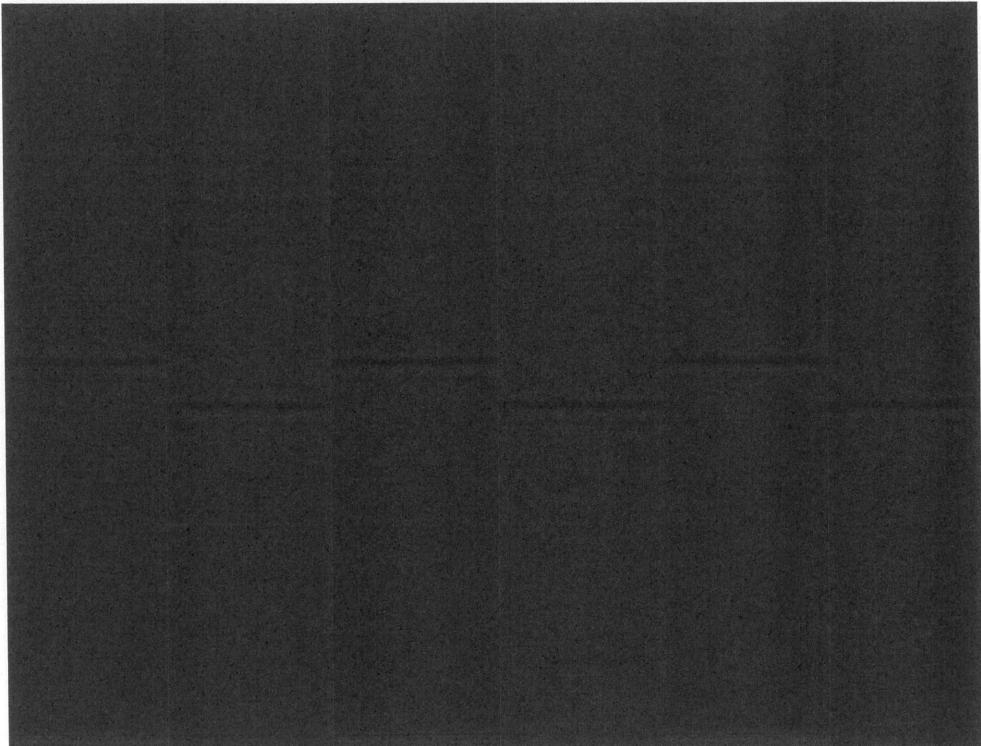


He always worked on Christmas Eve, so Christmas Day was a rare day off. In December 2006 he spent this holiday with his 2 year old son, new baby daughter, and beloved Labrador, who is pictured here resting up on our couch before she began her daily ritual of eating anything that wasn't tied down.

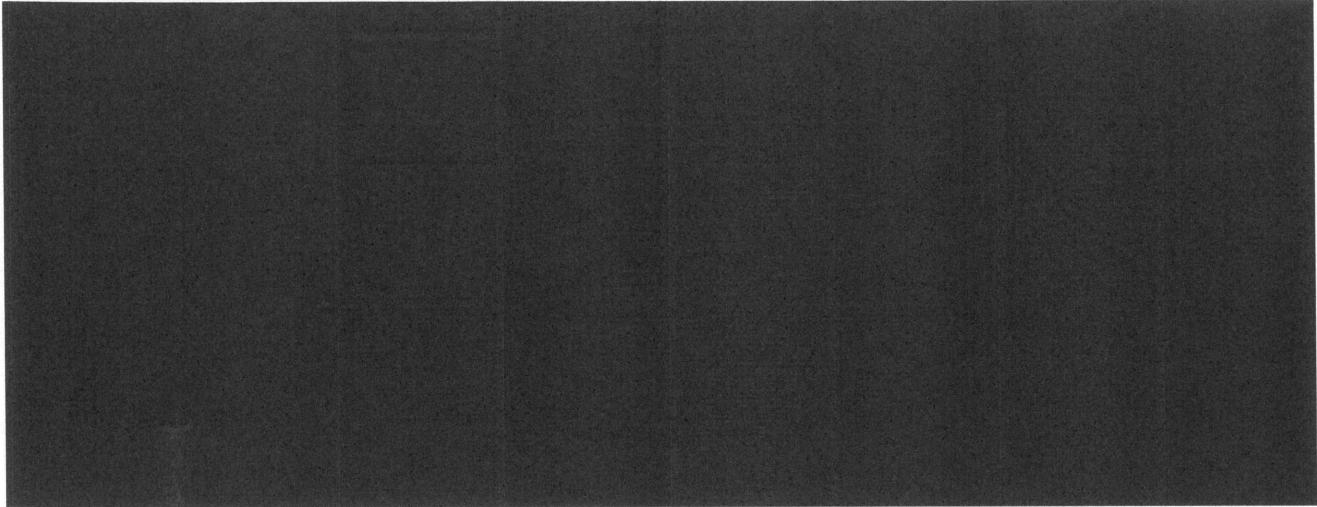
In the spring of 2007, just as he was becoming a Managing Director at JP Morgan, he had a toddler, a baby, and a pregnant wife at home. He was also months away from facing a major national financial crisis. His life was busy – to say the least, and every free second was devoted to being present for his growing family.



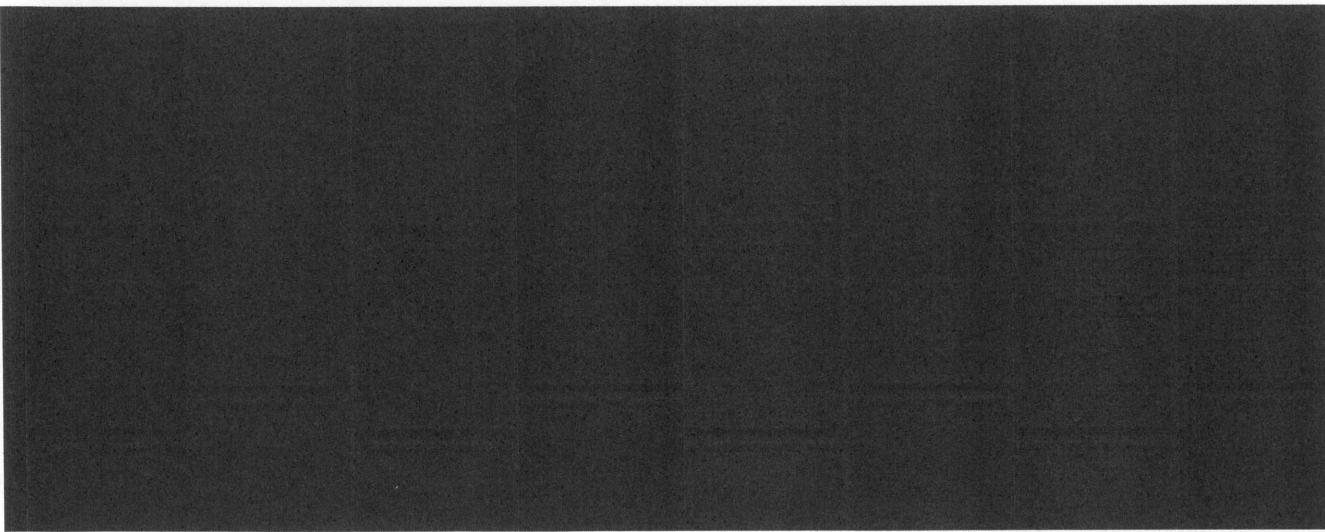
When the Bear-Stearns merger happened in early 2008 and Mike first met Christiaan Trunz, Gregg Smith, and Bob Gottlieb, our kids were the ages that they are pictured here. His life consisted of rising early to commute to a stressful job for 13 hours every day, and racing home to help with the kids. Our youngest wasn't even sleeping through the night. While at work, he was always available to take my frequent calls and listen to whatever triumph or travail was ensuing back at home. Needless to say, he didn't have time for much of anything else - he didn't even have time to read let alone answer any non-urgent texts, chats, or emails.

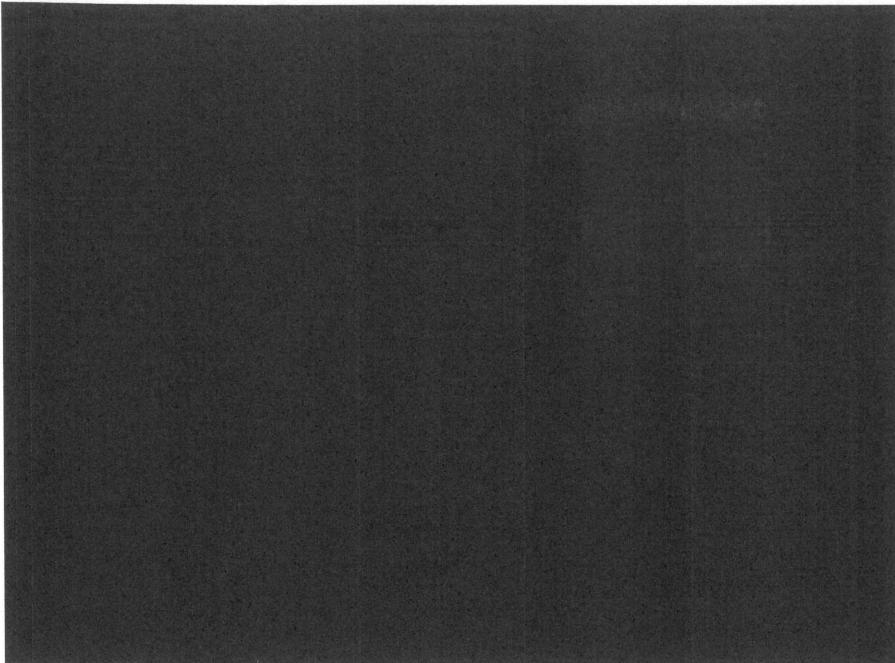


Just when things couldn't get any more chaotic for Mike, in the spring of 2009, I rescued an unhatched baby chick from our son's PreK class. I wanted to give it a chance, but didn't expect it to live. It did. So, in the spring of 2009, just as the new Bear-Stearns/JP Morgan metals desk was taking shape, in addition to rushing home *after* work to be with his kids, in the mornings *before* work it was his job to remove the baby chick from its incubator and wipe its bottom – which apparently is necessary. Thanks to Mike's acceptance of and patience with this situation, "Tweety" thrived and grew into a full-grown chicken that roosted on our computer printer and baby swing.



Mike isn't a Dad who does fancy things with his kids or throws money at them instead of spending time with them. He is the kind of Dad who "camped" with our son in our basement and spends countless hours sitting on the floor just hanging out with our kids. He was never a person who thought "I'll be happy if I just have a little more money...". He was always happy already – because our family was happy and that was enough.



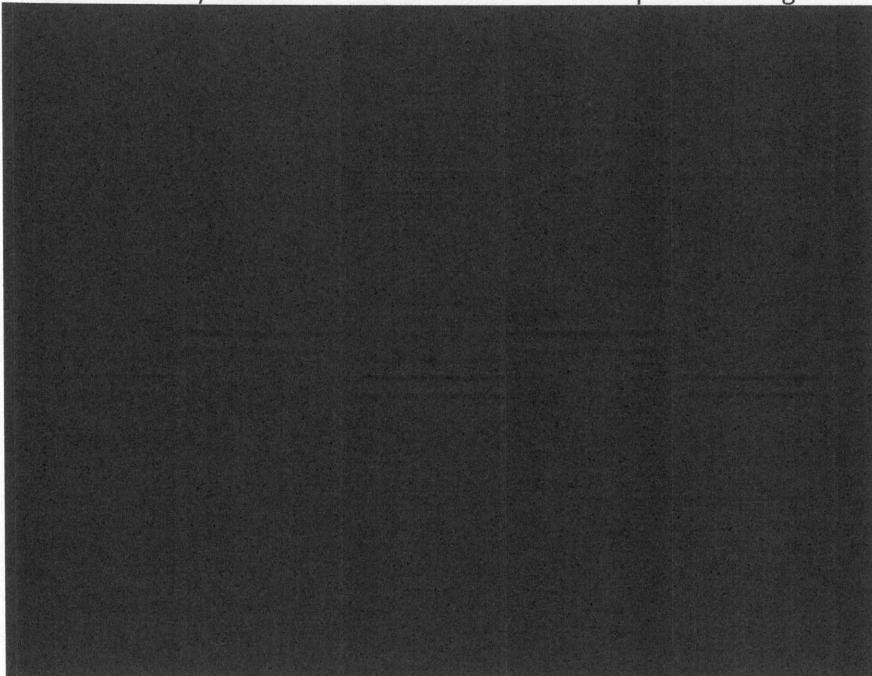


Mike was also in charge of reading to all 3 kids every night and putting them all down to sleep. This picture shows a rare moment when he is reading to all 3 of them at once, because usually he had a system that allowed him to read to each one separately and then put each one to bed.

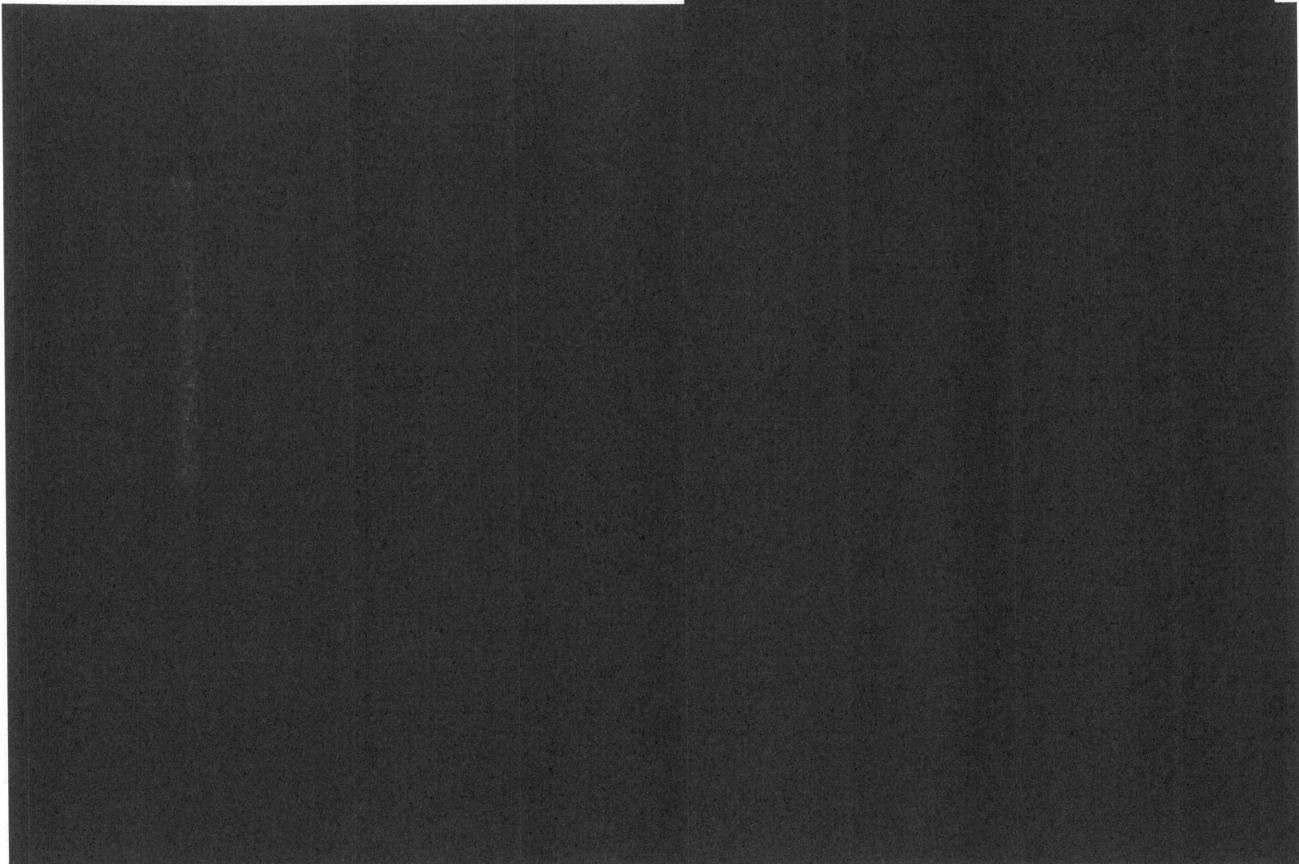
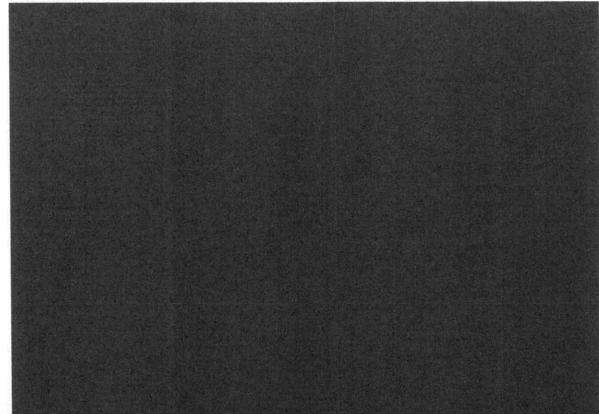
This also meant that he was the parent who had to spend 6 consecutive years teaching 3 kids to read by listening to them “read” to him each night. He never complained or questioned his role in this process – which requires almost super human patience.

On Sunday mornings, Mike took all 3 kids to church and for years taught Sunday school with them. I am unable to locate a picture of these mornings, but they would show Mike sitting in a toddler sized plastic chair surrounded by glue and popsicle sticks while trying to help young children understand God.

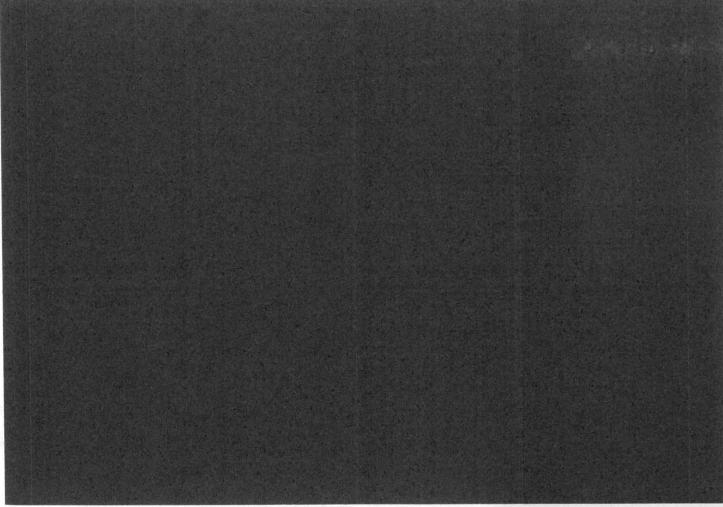
Mike was also in a father-son book club with our son’s friends and their fathers for years. Every month, the fathers and sons would read a book together and meet at the home of one of the book club members to talk about it with the other Dads and sons. He did this despite having no free time to himself. Every second he had outside of work he spent thinking of me and of our kids.



As the kids grew, he was in charge of helping take them to their various activities on the weekends, and to be totally honest, he was always assigned the hardest things. Here he is pictured at a Girl Scouting event trying to ice skate with 3 young kids – none of whom can ice skate. Again – Mike did it without complaining and was happy to get to be an involved father and to spend time with them.

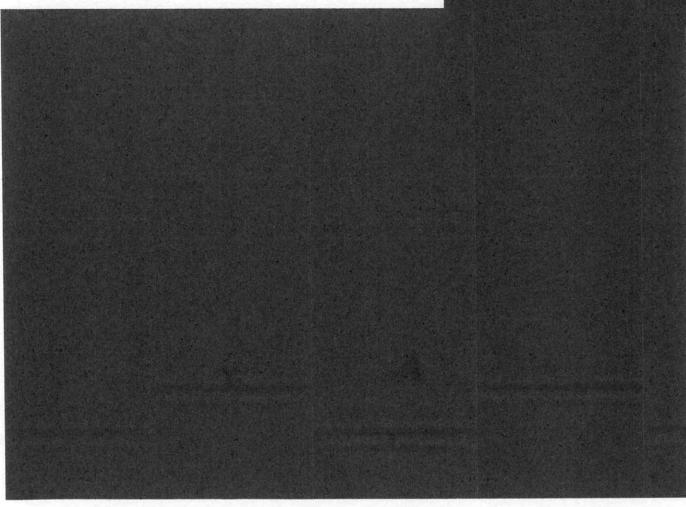


Mike brought [REDACTED] to work with him every year, brought his daughters to work on "Take Your Daughter to Work Day", and took [REDACTED] to the trading floor to sell Girl Scout cookies. If he had a day off, he spent it going into the classroom with his kids.

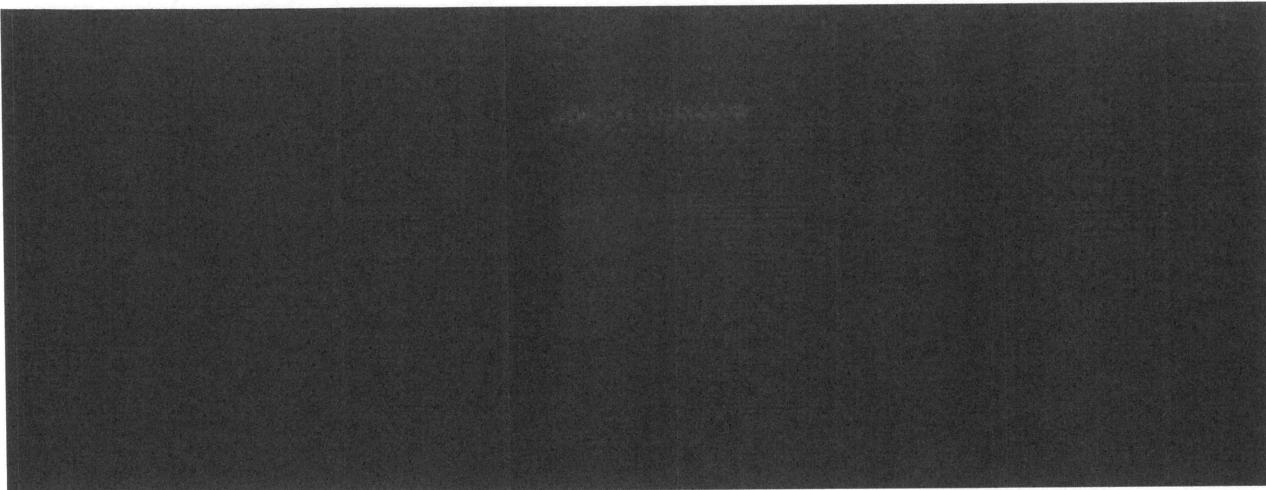


In addition to being an excellent father and son to his 2 wonderful parents, our 21 year and counting marriage is a testament to what a supportive, patient and loving husband he is as well. He loves doing anything with me and always looks for ways to maximize our time together. Despite the fact that he is a high-level tennis

player who has won competitive tournaments, he asked me to be his doubles partner even though I am nowhere near the level he is. He was an encouraging and gracious partner - just happy to be out there doing something with me regardless of the score.



He let me play the points even though he knew we were more likely to win them if he hit the ball. The one fight we got in happened when I called an opponent's serve "out" – and he gave the other team the point because he believed it was "in". He is incredibly honest and fair in everything he does. He doesn't cheat or steal, even if it means losing, and prioritizes relationships over winning.



Finally, I would like to take a moment to elucidate the punishment that Mike, our 3 children and I have already served. The last picture here (above) is included to show the ages that our 3 children – [REDACTED] [REDACTED] were when the FBI first banged on our door at 6:00am. Mike had just left for England the evening before on one of his frequent business trips. When the men identified themselves as “the police” – I grabbed my phone and dropped to my knees. I knew that when a plane crashes, the police come to the door to notify the families of the dead before they are identified in the press. It was only after I opened Mike’s text and saw that his plane had landed safely that I stopped praying and the room stopped spinning. This is what the kids saw as this all started. They were just beginning 9th, 7th and 5th grades at new schools about a year after moving back from England. That was over 4 years ago. That is how long this has been affecting them already - and it is only just starting.

We learned later that day that Mike was under investigation. As the year progressed, we were all aware that Mike might also be indicted. Therefore, Mike’s lawyers offered to have Mike turn himself in at any time that he was asked to. He was not a threat to anyone nor a flight risk in any way, and by now the FBI had been to our house and the prosecution knew that we had young kids at home and lived on a 80x130 lot where close neighbors all around us could see and hear everything that went on. Despite knowing all this and despite Mike’s genuine and credible offer to turn himself in, 8 fully armed and vested FBI agents came into our home in the dark – flashing lights and loudly threatening to break our door down. They took our kids’ father out of the house in handcuffs. It was the second week of school – on a school day. [REDACTED] had a 104 fever that we had been awake tending to all night. I had to take the call from the court officer while in the pediatrician’s office with her, and then leave her while I went to bail her father out of jail. This was just cruel and unnecessary abuse of a wife and children – and I detail all of it because it speaks to the punishment we have all already endured.

This has all already had a detrimentally punitive effect on our 3 children. My son, [REDACTED] was only 14 when this started – and spent all of high school living with this stigma in our close-knit town. My daughters were only 11 and 12 when the police first came to our house. Since then, they have been painfully aware that all of their friends’ parents know about this. You can imagine the impact it has had on developmentally fragile young teens to have to constantly wonder if people are whispering about them and their Dad. Our youngest daughter had a daily chronic persistent headache for 2 full years, and our oldest daughter now gets to spend her life wondering if people are staring at us because she is a

different race or because they recognize her Dad as a criminal from his pictures in the newspapers.

■ worries that her Dad's prison sentence will mean she will never live with him again since she graduates from high school a year from this June. ■ worries that she will spend most of high school without a father. I spend a lot of time trying to save their psyche with gratitude and perspective, praying with them for the many friends who have far bigger problems than we do, but this conviction and the threat of further punishment to their Dad – and by extrapolation to them – has changed them in ways that I can only begin to grieve.

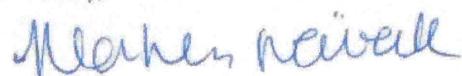
The mental impact this has had on Mike can be best summed up by a scene in a movie that I showed our kids soon after he was arrested. In Arthur Miller's "The Crucible" – a play about citizens of Salem who were scapegoated for all the ills of society, pled guilty to the fake crime of having bad thoughts ("witchcraft") and accused others of the same to save themselves – the protagonist, John Proctor, is on the verge of making his own false confession to save himself from hanging. Then the government asks him to sign his name for the entire community to see. He refuses and breaks down, railing, "Because it is my name! Because I cannot have another in my life!" Mike's once good name is already ruined for the rest of his life. For someone like Mike, that is the most psychologically damaging punishment that there is – and no matter what happens from this day forward, it is one he will never be able to escape.

Mike will never be the same person he was. He has been very publicly fired from a job that he loved and that formed a major part of his identity and self-confidence. Since then, he has been unable to find paid employment despite trying, and he knows that he will never work in anything resembling finance again. He worries a lot, in fact, that he won't be able to be hired in *any* field that he is qualified to work in. Therefore, Mike is now trying to look beyond his next round of punishment to what he would like to do with the next chapter of his life. He has focused his time on pro bono tutoring of under-resourced kids in our public library through an organization called Succeed2gether, has started the process of becoming a foster parent with me, and got his first graduate degree in Applied Economics from Johns Hopkins so that he might be able to teach eventually. He also rescued a dog who he can be seen walking through any weather. He has continued to be an amazing husband, father, son and friend, and has continued to be well respected in our community thanks to his undeniably good character.

Mike is not a criminal by any logical sense of the word. He is not dishonest. He doesn't cheat. He doesn't fight or raise his voice. He respects the law. He is a good, kind, gentle man. The world is a worse place with him in jail. My children are worse off. I am worse off. The world is a better place with Mike out in it. He could teach and continue to help children in our area. He could be a foster parent with me. He could rescue more animals. I understand that he has been convicted and has to serve time – I am just hopeful that you will consider the time that we all have already served – and the good that can be done in a world with Mike out helping to make it better.

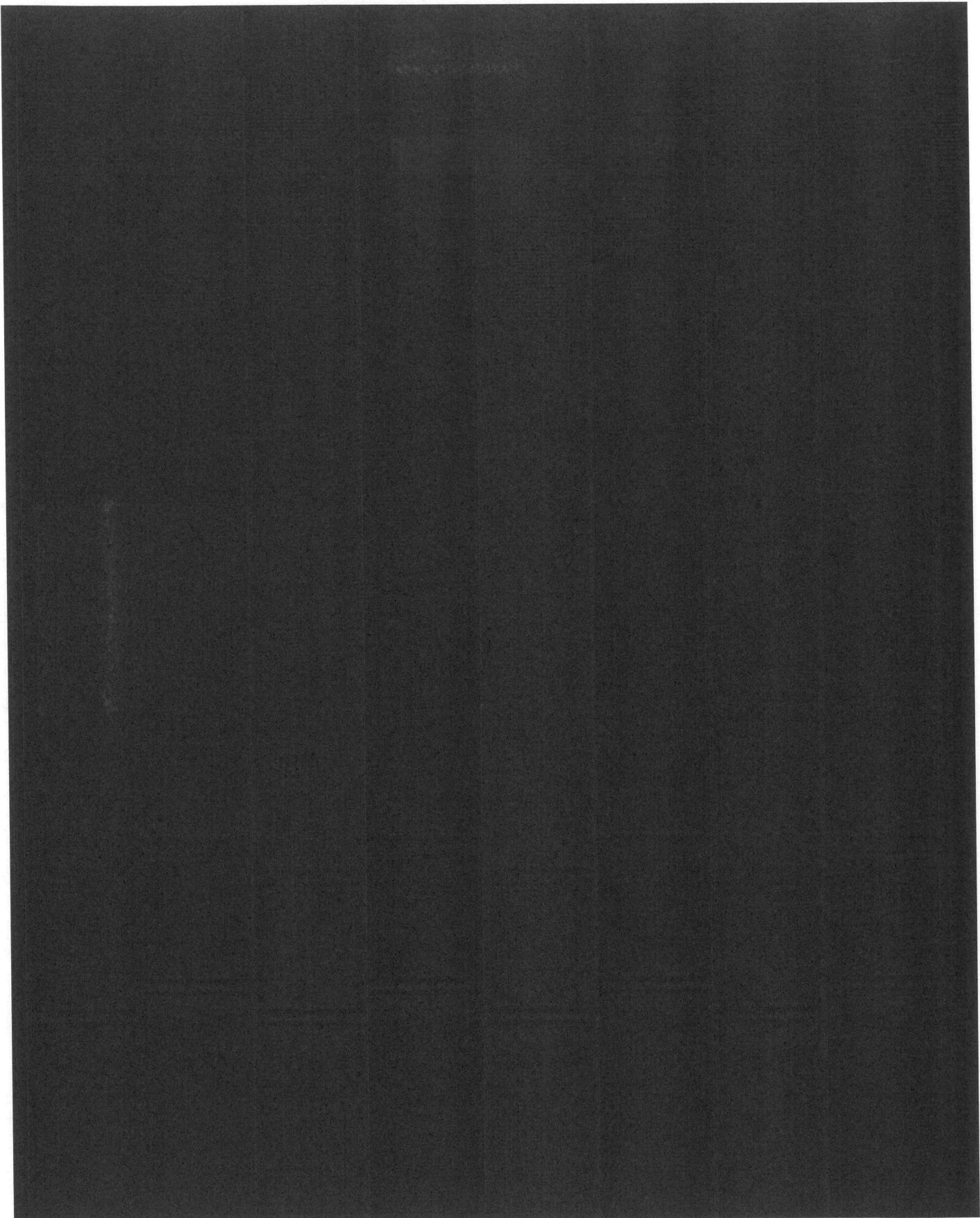
Thank you for your time.

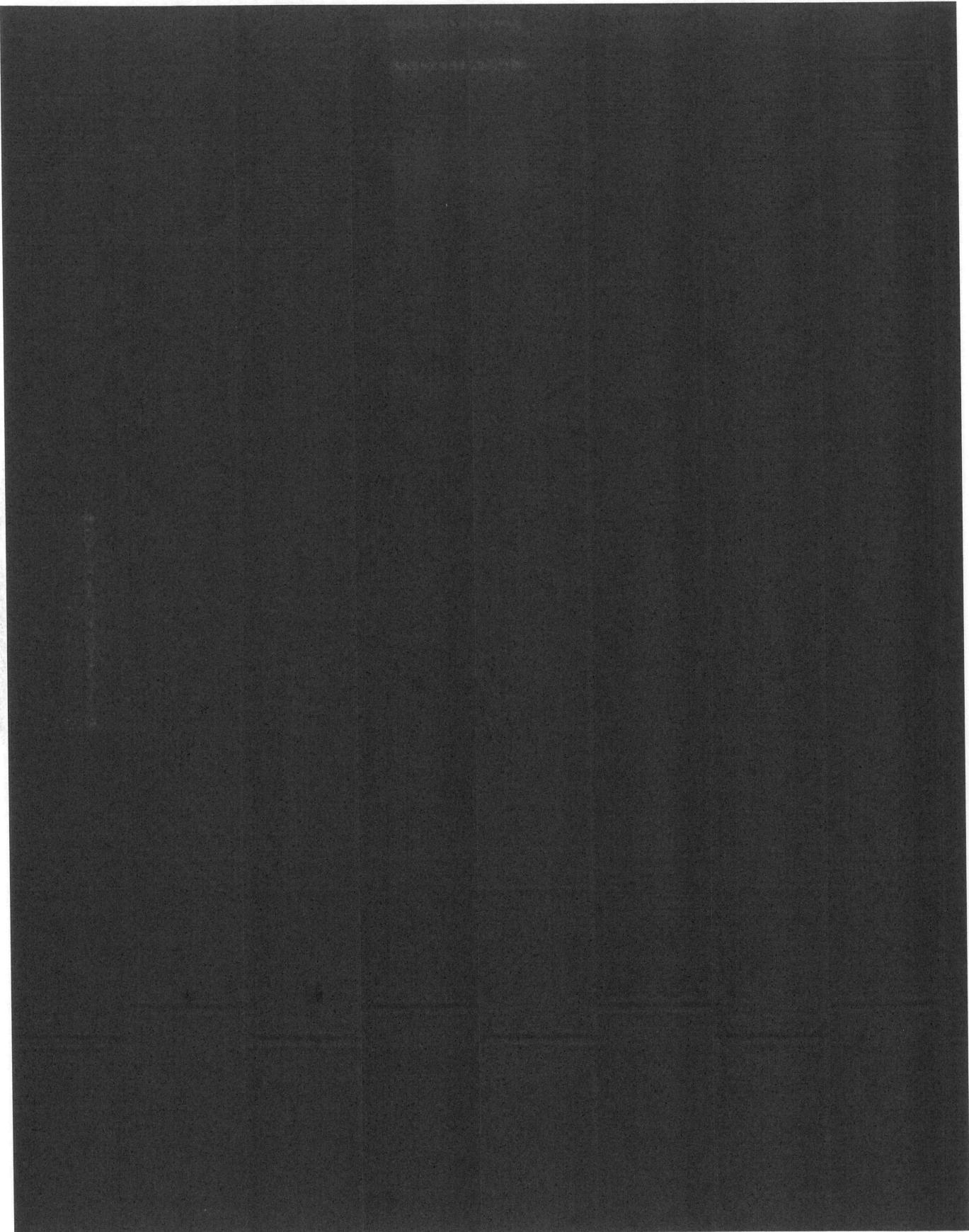
Sincerely,

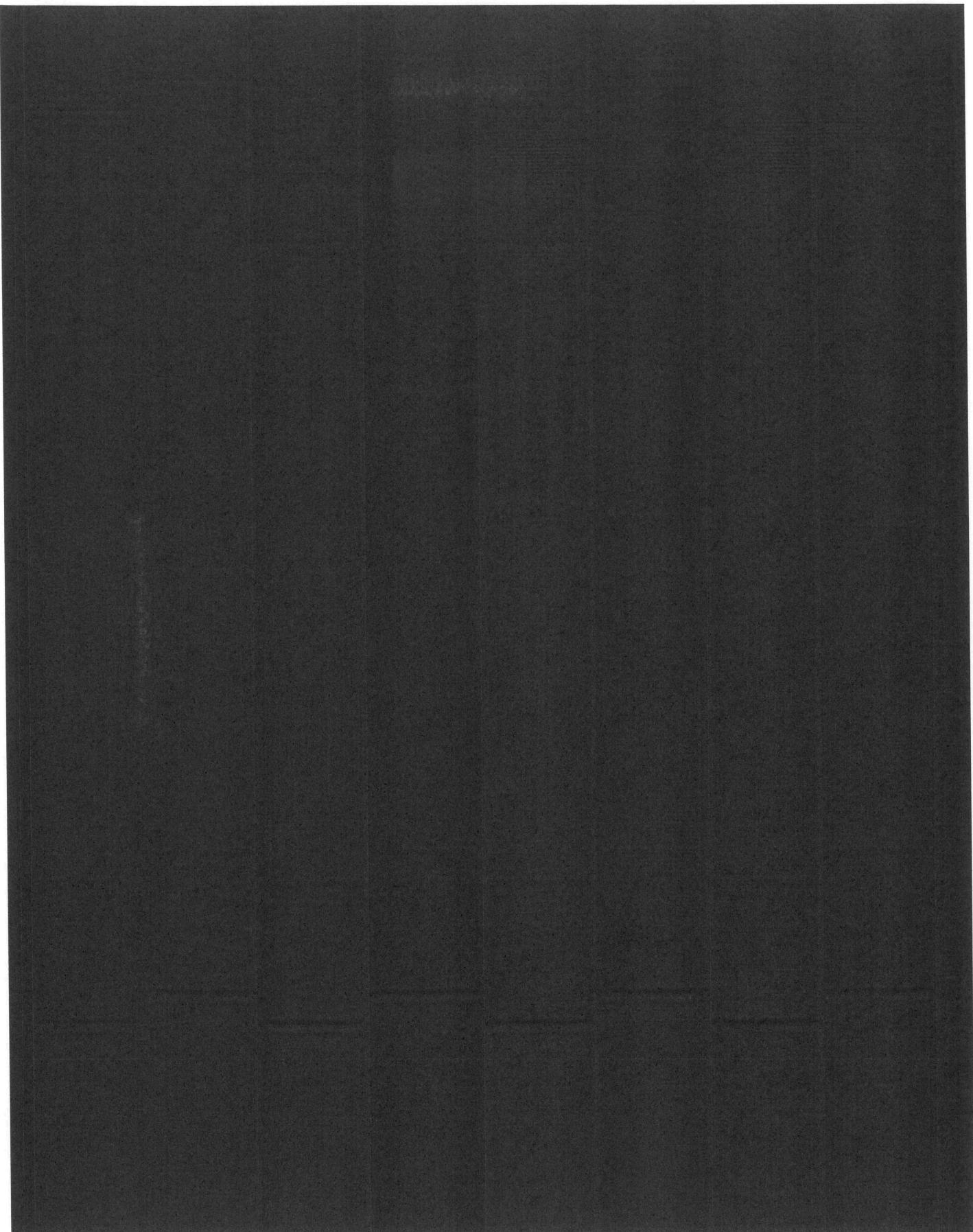


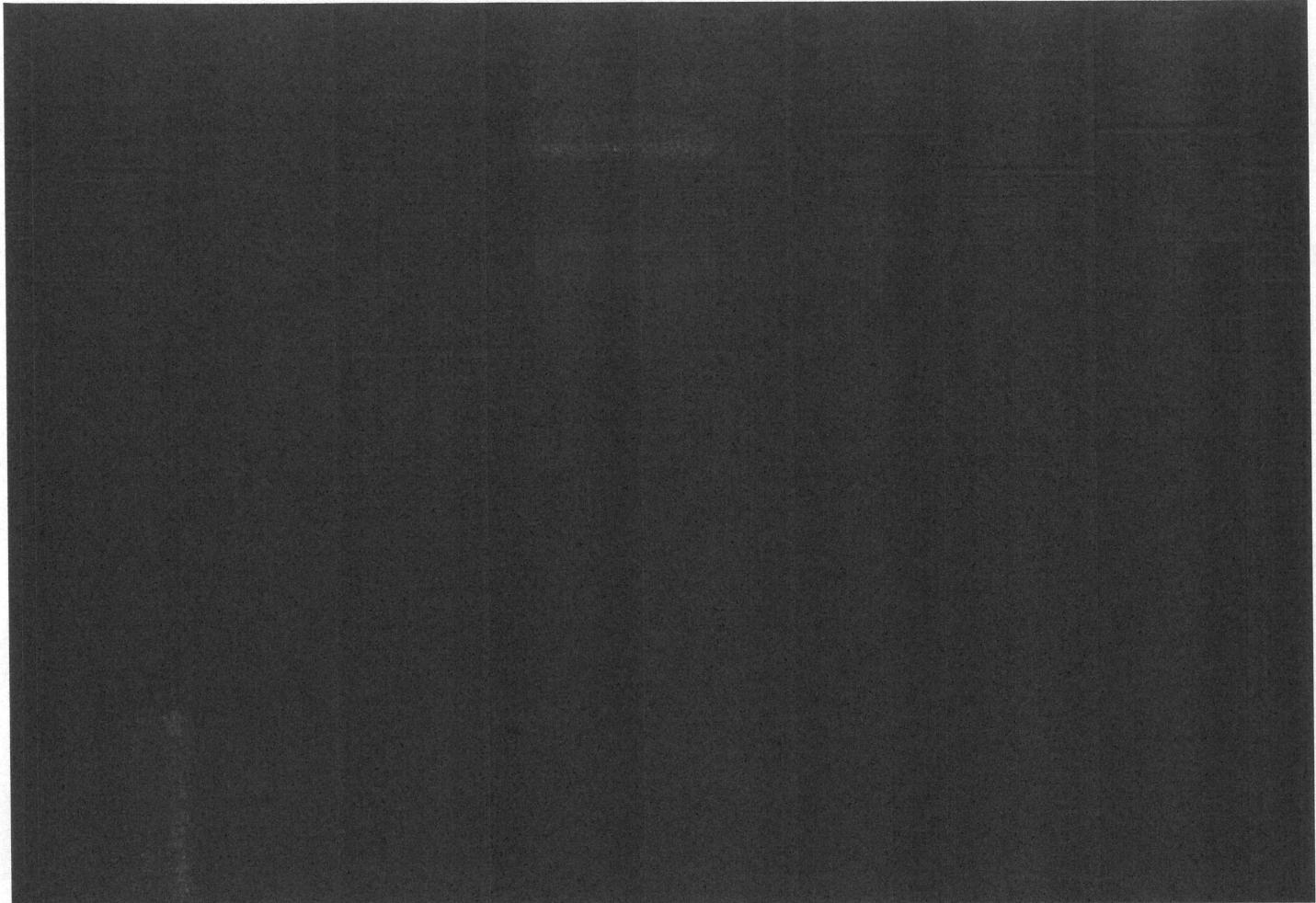
Heather Nowak

Mike's wife of 21 years

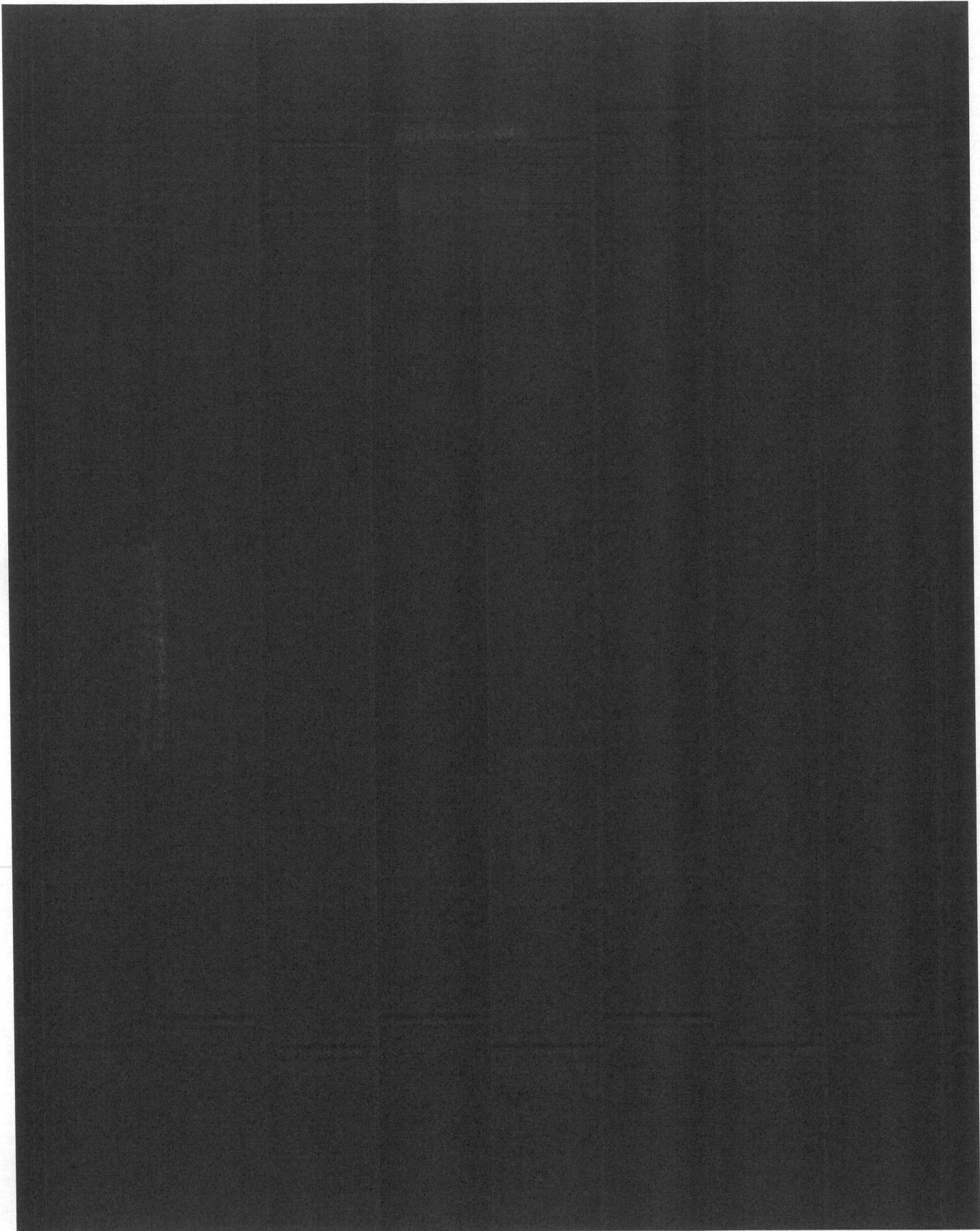








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January| 10, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Your Honor,

This is Mary Beth Nowak, Mike Nowak's mom. I was a stay at home mom and went back to school to get my RN degree in my 40's. I worked as a school nurse in a residential home for at risk teenage boys until retirement.

Mike is our oldest child. He has a sister, Amy, two years younger, and a brother, Christopher, eight years younger. Mike and Amy had a normal brother/sister relationship growing up. Because Chris was so much younger, they adored him. Mike would spend time with him as soon as he got home from school and was so gentle with him.

When Mike was four years old, he began reading. No one taught him, he just picked it up from being read to and also from watching Sesame Street. When he started kindergarten he was labeled as gifted. Three mornings a week he was taken out of class for an hour to attend enrichment classes. He didn't like going. In the morning he'd ask if it was the day he had to leave class and he started getting stomach aches those days. We asked if he could taken out of this program and we could do extra work at home instead. We were told no, we would be doing him a disservice. The same thing happened in first grade, so we decided to move and looked for a school district that didn't have the same requirements. We found that good school

district in Mike's childhood home in the little village of Altamont, NY. He was given more challenging work papers and homework and he thrived. Mike was always at the top of his class. He was a nice, easy going kid. We always received good reports from his teachers.

In high school, Mike grew to be 6'3". He grew 8 inches in a year and was gangly. The freshman basketball coach grabbed him and he was on the team until he fell backwards during one of the drills and broke both of his wrists. Mike was actually relieved because he didn't want to be as aggressive as the coach wanted him to be. The next year he switched to tennis which was more in line with his personality and he worked hard and excelled.

Mike also played the saxophone starting in 5th grade. The instructor told us he really wanted to play but had no sense of rhythm. He did, however, have long arms which helped and he was able to read music easily. With lots of practice, Mike worked through his rhythm issues and played through high school. He played in the Jazz group and the Pit Orchestra.

Mike made good friends in high school, many who are still his best friends today. They were really nice kids who took school seriously. He spent a lot of time studying. It was important to him to do his best even though we didn't push him. Sometimes we'd say "Why don't you take a break and go out with your friends". He graduated Salutatorian of his HS class.

Mike went to Duke for Mechanical Engineering. His junior year he earned an internship in NYC for JP Morgan. He loved it and found trading exciting and decided he'd rather do that than be in an office designing things. He ended up getting a

minor in economics. Upon graduation, he got his job at JP Morgan and worked there until three years ago.

He married Heather and they have three children. When [REDACTED] their oldest, was two and their adopted daughter, [REDACTED] was 11 months old, Heather had to go on bed rest for the last five months of her pregnancy. My husband and I had just retired so we spent weekdays helping out. Mike would come home from work and take over dinner, baths and bedtime. They wanted to keep the stability of family. Mike took care of everything on weekends. It was a very stressful time. He must have been exhausted, but never complained. Our [REDACTED] was born almost at term and she was perfect and healthy.

When their kids were elementary school age, Mike was asked to work in London for three years. He was reluctant to disrupt the family routine, but as a family, they decided to do it. Other than lack of sun, it was a wonderful experience and they got to travel throughout Europe. He was well respected at work and received several promotions, none of which he really tried for, but he always did his best and was recognized for it.

We love having Mike and his family at our home. Altamont is a little village three hours north of their home in NJ. It's fun for Mike to show his kids the places he played and the things he did as a kid. Amy, our daughter, teaches at the elementary school in the village that they went to and lives near by. Chris, our youngest, and his wife live outside of Boston. They have two little boys, so our house is a good spot in the middle for everyone to get together.

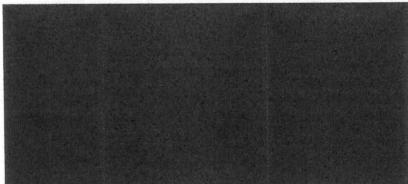
Mike has always been a kind and caring son. If we have health issues he's always calling to check up on us. He's a wonderful son, a loving husband, and a hands on caring dad. We couldn't

be prouder of him. These past three years have been difficult. Our extended family, and friends who know him, were shocked when he was arrested and then convicted but all still love and support him because they know the kind of person he is. Mike has always been quiet, honest, trustworthy and very well respected. He's the kind of person who considers every question and gives you a wise, thoughtful answer. It breaks our hearts to see how mischaracterized he has been. We hope you see this too. Thank you for your consideration.

Sincerely yours,

Mary Beth Nowak

Mary Beth Nowak



January 10, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Honorable Judge Chang,

I am writing to you as you consider the sentencing for my son, Michael Nowak. I believe an insight into our family will give you a better appreciation for the values that he has grown up with and embraced and this in turn will give you a better idea of the type of individual he really is.

I am an immigrant, who came to the U.S. as a child with my parents. They came here after WWII to build a better life. They met and were married in a displaced persons camp in Germany where I was born. My father was a prisoner of war captured from the Polish Army and my mother was forcibly taken to Germany from her home in Poland to work in the German factories replacing people who were involved in the war effort. Once the war ended they were given the opportunity to come to the U.S. through a relief agency. They decided to immigrate here rather than returning to their native Poland. They came with me, their suitcases, and little else. They worked hard, saved their earnings, and established a good life for us.

They preached the importance of education, fairness, integrity and hard work. I saw how successful they were and decided that they were right. I was able to get an excellent education, meet my wonderful wife and start a family. Michael was our first born, followed by Amy and Christopher.

When Michael was born, we decided that family life was very important to us. My wife, Mary Beth, decided that being there for our children was the most important thing she could do. I agreed. Michael grew up in a household where there wasn't a lot of money or extravagant things but there was lots of love. We had one car and going to the YMCA for family night at the gym and pool was our big weekly outing.

Not surprisingly, I tried to instill the importance of education, fairness, integrity and hard work in my children because these were traits that I

had been exposed to and saw were essential in building a good life. Michael certainly took these things to heart.

Early in our marriage, we did a lot of DIY projects around the house because we couldn't afford to hire someone. I remember Michael helping me renovate a shed we had in the backyard into a playhouse for him and his friends. He seemed to enjoy working together and always asked a lot of questions as to why we were doing things the way we were. I could see he didn't mind the work and he saw the value of sweat equity. He and I worked together often after that.

In school Michael always worked hard. We never had to remind him to do his homework or study. Parent/teacher conferences were a pleasure. He saw the value of education and took advantage of it. He ended up graduating second in his HS class and going to Duke University where he did very well also.

Michael was not status conscious or materialistic. The friends he chose were good kids that you didn't have to worry about. Many remain his friends to this day. He wore normal clothes and was ecstatic when we let him use our rusty old Malibu station wagon to drive to school.

He earned his own spending money. Junior year in HS, he got a summer job in the accounting department at the supermarket company I worked at. His work assignments were varied and not always exciting. Regardless, I always received glowing reviews of his work ethic and the people that ran the department always asked him to return. He never took advantage of my position in the company and slacked off.

You can tell a lot about a person by watching how they compete in sports. Michael is an avid tennis player, as am I. He started in HS and had some great natural ability, playing on varsity team and competing in the sectionals. Once again his work ethic was great but the reason I mention this is that tennis is very personal sport. You are the line judge and only you can react to the other person and the situation. Mike was intense and focused when he played but in all the matches I watched he never made a bad call and he never lost his composure regardless of what was happening.

Later in life, I've played in his Member/Guest tournament with him many times. We make a decent team but our goal is to spend quality time together and enjoy our time together rather than winning. I

cherish those times and feel honored that we're one of the few father/son teams.

Looking at Michael as a father, I am proud of him. I feel he has built a close knit family around him, a wife that supports him and children that respect him and are close to him. In fact, as difficult as the last few years have been, I feel that they have given Michael a unique opportunity to get closer to his family than ever. He is now the family bus driver which gives him quality time with the kids every day. We've talked about the way they open up to him in the car and how supportive they are. He has not taken this for granted.

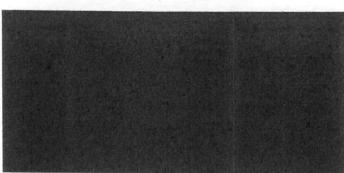
Another insight I've gained into his family is through the special meals we've shared with them. One of the traditions, they have at these meals is to share what they are thankful for. On more than one occasion the kids have said how lucky they are. They realize that they have lived a life that most people only aspire to but that money is not the end goal. There is no sense of entitlement. They are most thankful for their family being together and healthy.

In conclusion, I want you to know that I love my son dearly and continue to support him wholeheartedly. The things that he was convicted of are so out of character for him and the values he has grown up with and holds. He continues to maintain a positive attitude. Since leaving his job at he has earned a Masters degree in economics and tutored inner city kids. He is not one to sit idle. I know that Michael will continue to contribute positively to society whether it be in the workforce or through his continued volunteerism. I thank you for your consideration.

Sincerely yours,



Thomas Nowak



November 2022

To: The Honorable Judge Edmond E. Chang

My name is Amy Nowak and I am the younger sister of Michael Nowak. I've had the privilege of knowing him for all of my 45 years of life. I currently live in Albany, NY, with my husband Matthew and cat Beatrice. I've worked as a public elementary school teacher for over 20 years, and my husband is a poet who works at a local refugee center in the city. Truly, my life and Mike's life couldn't look more different on paper. That being said, I don't recognize the Mike that I've seen reported about in the news during his trial. He is so much more than the transgressions he has been accused of. I know that he and I both come from a place where we are deeply loved, try to do the best we can with what we've got, and work very hard to solve problems and help others. I hope this letter allows you to see a part of Mike that may have not been seen in the courtroom.

Our father, Thomas, immigrated to the United States with his Polish parents soon after World War II. They eventually landed in Albany, where my mother, Mary Beth, grew up in her Irish Catholic family of seven. Mike has never masked his admiration for my father. Thomas is a kind and gentle man. He gained access to a private high school and college through scholarships and working hard in and out of the classroom, all while helping his parents acclimate to a new country. Our father married our mother and started working at a local grocery store in the early 1970s, where he remained until his retirement. I've often heard Mike tell my father's story to explain his work ethic and devotion to his schooling and family. I may be guilty of doing the same.

Mary Beth was a homemaker throughout our childhood, until she and my father realized they wanted some extra money to send my siblings and myself through college. During my and Mike's middle school years, she returned to school to get her nursing degree. My mother would also work nights at a local residence for children with disabilities, taking care of them while their primary caretakers slept. I know that her story also influenced our lives. We became more independent during this time. She was a model of a strong, caring, smart, and empathetic person, even if we didn't realize it at the time (because we were grumpy teens that had to do our own laundry). She eventually graduated and took a job as a school nurse at a school that offered an alternative for young boys who were at risk of facing detention. Even after my father received a significant promotion at his job, she continued to work at this school for 15 years due to her connection to the students and skill in helping those who need extra love. I feel like her story is less glamorized in our society, but so important to who my brothers and I became. We know how to take care of ourselves, we care about others, we are unafraid to change. I think we should attribute these characteristics to our mother.

I have met hundreds of children in hundreds of different situations in the course of my career, so I can say with authority that Mike, my younger brother Christopher, and I had a good childhood. We always felt love and security. Our parents provided us with experiences that enriched our lives, whether it was an overnight in a motel in Vermont (when money was tight but they wanted us to have a "vacation" before the summer was over) or a trip to Mexico (when my father got a promotion, and they wanted us to experience life outside of the United States) or a trip to colleges with Mike (when they wanted us to see that "this was what all of our hard work in school was building up to!") We saw our grandparents, aunts, uncles, and cousins all the time, and we looked forward to it. We were allowed to play in the creek until the 5 o'clock whistle blew, sleep in tents in the backyard, and make our dining room table into a covered wagon. We learned, "if you leave your homework at school, you have to deal with the consequences tomorrow." I can't imagine a more ideal childhood.

I know that Mike feels the same. I know this because all of our interactions over the last 30 years have devolved into us cracking up or tearing up about our childhood. Over the years, he would give me gifts that let me know that he knew how good we had it as kids. A poster of *Goonies* or *Dark Crystal* playing cards reminded me of when we would get to see movies with our dad because we were the "big kids" and Christopher had to take a nap during movietime. Mike once collected a baggie of garment clips (I just had to Google what their names were) that we used to gather off the floor when my mom shopped. We called them "scakulators" and would get so excited counting them on the way home from Caldors. He gave them to me on my 40th birthday, and it was easily the most thoughtful gift I received that year. Mike also knew that my husband and I decided to forgo having children, and put an awful amount of love into our rescue cats. Each year he and his wife would gift us a donation to the organization that we adopted our cats from. This year, when we lost our oldest and dearest cat, he responded with the deep compassion he knew we needed.

I also see the love that we received in the love that Mike gives to his family. My nieces and nephew are so very loved. Although their childhood looks different from the one that we grew up with, the similarities are evident. Family trips to explore life beyond their home. Support in whatever activities or adventures they choose to seek out. They are expected to work hard, practice empathy, and understand that their lives are extremely privileged. Even with all they have had to experience over the past three years, they seem to understand that they still have a foundation that many would envy. They will also be loved no matter what they choose to pursue in life. My nieces and nephew are wonderful people. As a teacher and their aunt, I am excited to watch them better the world. I know that having Mike as a parent is why I feel this way.

I have been proud of our family during Mike's arrest and trial. I know that this experience is not what any of us had expected. Instead of devolving into factions, getting upset or losing hope, we have (improbably) grown closer. I look forward to my daily "family text thread" to hear how well each person did on Wordle or what ridiculous thing a niece or nephew said (or cat did). I hope that this experience will end with our family having more time together, when we really appreciate each other, before our parents are gone. I understand that I have no control over this, but I do believe that it can happen.

Thank you for taking the time to read this. I hope it has been helpful.

Sincerely, Amy Nowak *Amy Nowak*

CHRISTOPHER D. NOWAK

November 20, 2022

To: Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Subject: Sentencing of Michael T. Nowak

Dear Hon. Edmond E. Chang,

I am reaching out as the younger brother to Michael Nowak who will soon be undergoing sentencing in your court, and wanted to give whatever honest and true feedback I could provide on Mike as a person, a father and a brother outside of just what you have seen in your Courtroom. I also must apologize if this letter doesn't read professionally, as English/writing were never really my strong suits – like my brother I went to college for engineering, and work as an application engineer with CaptiveAire Systems, a manufacturer of commercial ventilation and clean air equipment.

I know anything that a close family member says about someone in this position may not carry much weight in sentencing, we obviously all love our family member and would be absolutely devastated should Mike receive prison time, but what I'd really like try to explain is making sure you know what kind of person Mike is and what kind of life he lives in real life. I'm guessing in court you only see a very limited view from what the prosecution will try to paint in court without actually knowing Mike in real life. I know that someone in his position charged with these types of crimes would sound like someone who thrives on money or power, thinks only of themselves and lives a flashy lifestyle going out and partying. This just could not be further from Mike in reality. Mike is a family man who doesn't goes out, doesn't party, doesn't drink or do drugs. He drives his kids to school and sports and activities, he takes his dogs for walks and fixes things around the house whenever he can to save a few dollars vs. hiring someone else to do it. His excitement is in playing tennis. He is and always has been a hardworking, loving, father and family man. He is always looking out for others and most importantly his family and children.

In my immediate family we have my parents Mary Beth and Tom who are still married and still live in the small village of Altamont NY that we grew up in my older sister Amy who is an elementary school teacher in the same Altamont Elementary School that we went to growing up, and my brother Mike who is almost 9 years older than I am. Growing up he was, and through all this continues to be, one of my biggest role models. He was my sponsor when I was confirmed, he was the best man at my wedding.

CHRISTOPHER D. NOWAK

I went through the same school system as Mike and often got feedback from my teachers on how great it was teaching my brother (and older sister) before me and that they were excited to have another “Nowak” coming into their classroom. He actually was the salutatorian of our HS, making for some big shoes to fill following him, but in reality the feedback I’d get from teachers wasn’t in comparing our performance but more that they were excited to have another child from our family since they knew how involved and caring my older siblings were and were delighted to have another one in one of their classes.

Just to give you some insight of our upbringing, we were raised in one of the most loving & caring environments I could imagine. My mother worked with troubled teens as a nurse at a juvenile home growing up in Albany NY, and would often bring kids from the home back to our house, or us out to visit her work to meet all different people from different walks of life. Our parents were all extremely understanding and supportive of all 3 of us children growing up, and supported us all in whatever path we chose – my brother going into the financial world in NYC, and on the other end my sister marrying a poet and becoming an elementary school teacher, they were proud of each of us just the same.. I see much of this translate into how Mike acts as a parent and father. Each of his three children are unique in their own way – with a mix of interests (some more focused on grades, some into the arts vs. sports, etc.) and Mike and Heather both support and try to grow each of their interests as best they can even if they may not necessarily align with their own – which is just how we were raised.

The biggest things instilled in us growing up were honesty, and always thinking of others. My parents led us by example. I can truly say we were raised with one of the most honest and caring family situations you could have. I’m sure this is said all the time about family members going through the court system, but honesty and generosity to others stands out about everyone in my family – and has carried with me, and I believe both of my siblings, into adulthood. Throughout the time of the arrest and trial, my mother would often reach out to me asking “honestly, do you think Mike could ever do something that he thinks/knows is illegal?” and my honest answer was always “no, I can’t imagine Mike, or anyone in our family, ever would be able to” and I still believe this.

Just thinking back on examples of Mike looking out for others and putting other’s needs above his own, one kind of unique story sticks out and always makes me laugh when I think of it – a few years ago one of Mike’s kids were young in school they had eggs that they were hatching into chickens as a school project, but at the end of it there were a few eggs that hadn’t hatched that the teacher was going to get rid of. Mike and Heather asked if they could take them home to continue to look after, and try to give them a shot at life. They kept them warm and protected, and eventually one of the eggs actually did hatch into a chick. They had no background raising an animal like this (their only pets before were their adopted dogs) and learned online how to keep a chick healthy. During this time, the chick turned into a full chicken, and Mike easily could have gotten rid of it and not wanted to deal with it, but instead he would take out the chicken for walks in the back yard every day, and let it climb on his arm

CHRISTOPHER D. NOWAK

so it could enjoy and see the outdoors. They did this for weeks (maybe months? this was years ago) until they could find a no-kill farm that would take on this chicken and give him the life they thought he deserved. There are some amazing photos of the family with their pet Chicken sitting on their shoulder, but he took quite a bit of his time out of every day to take care of this helpless animal, and to show his kids that sometimes you have to go out of your way to do the right thing.

Back to Mike's roots and drive growing up, he was always an extremely hard worker through school (he was salutatorian of our HS) through college at Duke, and into his professional life. His mind just works that way, but everything I see and know about my brother makes me know he's not driven by greed or money, but hard work to help provide for his family. Our father came to this country as a baby when our grandparents were displaced after WWII. He grew up with no money and they saved everything they could to make a life in this country. My father was a smart man who worked hard many years for Price Chopper Supermarkets to ensure we all had what we need growing up and that we could all go to college. Mike had that same work ethic and because of that he was successful as a byproduct, but he maintained that same lifestyle and mentality we had growing up. We do our best, work hard and try to provide for our family. I would have never had any idea on the amount of money he made – honestly if it weren't for this trial and seeing it in the news, I wouldn't have believed it just knowing how he always lived his life.

One other story that stands out in my mind about Mike as a person is from around 10 years ago when my wife and I were still just dating. We had driven out to Gettysburg VA for a college friend's wedding, and on the drive home it was a downpour all morning. As our drive continued it finally stopped raining, but we hit a section of highway around a turn that was completely flooded out and ended up hydroplaning and flipping my car going around 70 MPH on the highway, rolling the car multiple times and landing on our roof. The ambulance took me and my wife to the hospital to be checked out, and luckily we escaped with only cuts & bruises, however we were stuck in an unknown area with no car and weren't sure how we would get back home. My brother immediately reached out when he found out, and despite being around 2 hours away, he was still the closest person we knew. He easily could have sent a car service out to get us or put us in a hotel, but he immediately took the family minivan out and drove to the hospital to pick us up to make sure we were ok. He drove us back to his house and despite being bloody, he and his wife forced us to take his own bed in his bedroom to make us as comfortable as we could. He truly came to our rescue and let us spend the next day with his family until we could rest and get settled enough to be able to drive ourselves back home. I always remember how in a time of such panic and worry for us, he took care of us and kept us calm when we needed it.

Mike has a beautiful family and three amazing children. It's been amazing to see them grow up, and finally start to become young adults, and I honestly just can't imagine how they've coped with having their father potentially go to prison, and it crushes me to think of what damage that would do to their family (and our entire family honestly). I just can't see how prison could

CHRISTOPHER D. NOWAK

help society as a whole, and picture the huge negative impacts that time away from his family would cause. He is such a loving and caring member of his family, our extended family, and his community, and taking him away only serves to hurt them all.

I ask as kindly as possible – if there is any possibility of sentencing Mike to anything without prison time, I would beg for you to do so. I love my brother and his family so incredibly much, and I know that a brother asking for as much mercy as possible for his own brother is expected, but I truly and honestly believe he is a good and giving person that helps those he is around.

I really appreciate you taking the time to read this and consider our family and friend's thoughts heading into sentencing, and appreciate you and the court system we have in this country.

Sincerely,



Christopher D. Nowak



DEPARTMENT OF THE ARMY
4TH BRIGADE (MI), 102D TRAINING DIVISION (MS)
BUILDING 52307 CUSHING STREET
FORT HUACHUCA, AZ 85613-7000

AFRC-TVA-LWD

1 November 2022

MEMORANDUM FOR Judge Edmond E. Chang, United States District Court, Northern District of Illinois

SUBJECT: Letter on Behalf of Michael Nowak

1. This letter stands as the strongest possible support for Michael T. Nowak. I have known Mike for close to 40 years (since 5th Grade) and count him as one of my closest friends. I know Mike to be one of the most honest, decent and fair individuals I have had the honor of knowing in my life.
2. I consider Mike to be one of my closest lifelong friends and am proud to count him as such. As a 26 year Federally Commissioned Officer, holding a Top Secret / Sensitive Compartmentalized Information Security Clearance and having Commanded military units up through my current Brigade, I am keenly aware of the position of trust that the United States Government has placed me in. As such, I am extremely sensitive to the company and friends I keep in life and how they may reflect and impact on my status and integrity as a senior military officer. Mike is an individual of unquestionable character, earnestness and honesty. I have never felt Mike to be anything but an asset in my life and I am sure he will be until the end of our days.
3. Throughout the course of our 40-year friendship I have always witnessed Mike to take the “harder right” than the “easier wrong”. Exemplified by a rather humorous example of where he sent himself to the principal’s office when he thought he had disrupted a class in high school, Mike is honest and fair and has always taken accountability for his actions. Mike has been exceptionally hard working in his professional and personal life. Mike stood as one of my groomsmen and I was proud to stand for him. Mike continues to be a faithful and dedicated husband to his wife, Heather, of 21 years and to his three children ([REDACTED]), two biological and one adopted.
4. Mike is exceptionally intelligent, particularly in his quantitative skills. Mike has sought to bring these skills to his community by tutoring disadvantaged middle and high school children. I marvel at Mike’s patience and dedication to these young students who can be a challenge in respect to the amount of academic assistance they need and sometimes the behavior they can exhibit. I have often remarked to Mike that I don’t think I would have the same patience and dedication that he has displayed for years in this most worthy of endeavors.
5. I strongly urge you to extend the maximum possible leniency to Mike in your sentencing. To a man of Mike’s integrity and character, the ultimate sentence has

AFRC-TVA-LWD

SUBJECT: Letter on Behalf of Michael Nowak

already been levied by the prosecution and the jury. I emphatically believe that this man of exceptional character has been punished enough throughout this process.

6. The point of contact for this memorandum is COL Gregory H. Fairbank, [REDACTED]



GREGORY H. FAIRBANK
COL, MI
Commanding



**DEPARTMENT OF THE AIR FORCE
336TH TRAINING GROUP (AETC)
FAIRCHILD AIR FORCE BASE WASHINGTON**

21 Nov 2022



Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang:

I am writing to provide a letter of support for Mike Nowak. I've known him for more than three decades, and I hope I have some perspective about his character that can help fill out your understanding of him. For my own background, I am currently finishing up a career in the Air Force, and will be retiring this upcoming March. My present position is Deputy Commander for the Air Force's Survival School, and previous to that I held various positions in the Air Force special operations and rescue communities.

I first met Mike when I was in middle school. Our group was from a "normal" middle-class background in Guilderland, New York, a town outside of Albany. We were public school kids who weren't especially well-off but had the advantages of stable families and expectations of going to college. I bring that up for context because I think it's important to understand that Mike isn't from a background of wealth and privilege. He got accepted to Duke because he worked his hardest throughout high school, and he succeeded in his career the same way.

My background was similar to Mike's. I was the third person from our high school to go to Harvard, so I'm familiar with where Mike came from, where he went, and with the rarified world of finance that he went into. Many of my closest friends from college became investment bankers and traders. I'm fond of all my old friends and I love catching up with them, but I'm not in close contact with them now (and I'm certainly not texting with them dozens of times a day, as our Guilderland group often does). As I grew older, I had less in common with my friends from college. I've moved around the country a great deal as an Air Force pilot, and spent a good amount of time deployed. My military coworkers are diverse, geographically, racially and economically. I have no complaints about my government salary, but public service certainly isn't the path to wealth, and Spokane (to say nothing of Daleville, Alabama or other previous stations) is not New York City, and so increasingly I felt like I lived in a different world than a lot of people I used to know well.

But Mike was always Mike. He's the same caring person who befriended me decades ago, a small-town guy who never outgrew his roots. Duke didn't change him, and neither did New York or London or the high-pressure world of finance. He is simply one of the most fundamentally decent people I know, and he always has been.

Our group coalesced after high school to just six close friends, bonded by our shared youths and backgrounds. We'd get together whenever we were home, and as email became more

Return with Honor

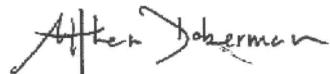
common, we'd stay in touch electronically as well. We would have forever remained close, but a tragic event cemented the meaning of our group into something that continues to define our identities. Our friend Brian Bosart, a soft-spoken, universally-beloved math prodigy on his way to a doctorate in meteorology, died in a car accident on Memorial Day at the age of 26 in 2000. The depth of this loss is obvious, and still incomprehensible. We returned from our locations all around the country for his funeral, and the remaining five of us went up to a favorite location in the Adirondacks to honor him with stories, beers and memories.

This soon became a tradition. We even call it "Bosart Day." We meet back up in the Adirondacks, or at Mike's house in New Jersey. The format hasn't changed much from when we were in our 20s, and neither has the closeness of our friendships. We talk about Brian, we talk about our lives, and we ensure that a bunch of middle-aged guys are just as close as we were at high school graduation. It's truly a blessing and an honor to have these friends in my life, and it's a daily source of humor and humbling for all of us, knowing how much has changed over the decades, but how little has changed between us.

So we've seen very closely the stress and pain Mike has endured during the years of his legal case. He's someone who's always treated others as he'd want to be treated, and someone who never sought to be the center of attention for his successes. And now he was thrust into the public eye, even arrested in front of his neighbors. As his friends, we hurt for him. But we've also been deeply impressed with his dignity of character and relentless positivity; impressed, but not surprised.

I have become a firm believer that you can't fake a personality, and that your inherent character always comes through. I don't know the people who will be writing letters outside my group of friends, but I feel confident that you will see an obvious theme. Mike is the kind of person you want as a friend, he's the kind of person you want in your life. He is an uncommonly good person who has made a difference in my life and many others, and who has already felt tremendous emotional pain from these legal proceedings, in large part because of his integrity of character. For all these reasons, I urge you toward leniency for a very good man. Thank you for your time.

Sincerely,



Matthew Doberman

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

January 28, 2023

Honorable Judge Chang,

I am writing this letter to the Court in support of Michael Nowak. I have known Mike for almost forty years and wanted to share a few insights on who he is as a person.

I first met Mike in middle school through mutual friends and participation in band. By high school, our friendship grew as we began to take many of the same challenging classes. We maintained a friendly competition over grades and would strive to out-do each other. I was strong in math but could not hold a candle to Mike; in one instance, he decided to accept a challenge posed by the teacher to memorize Pi out to twenty digits just because “it was hard” and the teacher did not expect anyone to do it (Mike did). Outside of the classroom, Mike and I were teammates on the high school tennis team. In the summers I enjoyed visiting his family’s historic old home and grew to appreciate the warmth and kindness of his parents. The Nowak family has a sterling reputation in our town.

After graduating high school in 1992, we went to different colleges and followed vastly different career paths. I studied biology and have spent my professional career working to protect the environment. I am proud to have devoted the last twenty years working as a civil servant for the State of Michigan, first as an environmental regulator and more recently in a non-regulatory role where I work with different groups to protect and restore the Great Lakes.

Despite ending up in different parts of the country and working in vastly different professional worlds, Mike and I have remained close. We got married a few weeks apart in 2001. I am forever grateful that he returned from his honeymoon and promptly traveled to Michigan to attend my wedding.

There are five of us from high school that remain good friends. Several (including Mike) live on the East Coast, one lives out West, and I’m in the Midwest. Thanks to modern technology, we communicate daily. Despite the distance, busy professional obligations and personal schedules, we all make an effort to meet in person once a year. Our “guys trip” remains a priority even as our personal and professional lives have grown complicated. When the five of us get together, we are the same five guys from Guilderland Central High School. We arrive

with a small duffle bag and an even smaller agenda. We banter and reminisce about old times, in typical movie cliché fashion. We spend an inordinate amount of time recounting stories that inevitably one of us has already forgotten. We split each bill five ways.

In my experience, Mike Nowak is unassuming and humble. As the years have gone by, the list of impressive diplomas, career achievements, and newly minted titles have grown. Prior to the trial if I had to describe Mike's career, all I could really say is "he trades gold." He has never been one to boast or brag about his influence or his career.

During Mike's trial, the media reported that he was a leading figure on the global gold stage. I was honestly shocked to learn about these facts. I had assumed he was successful – after all, he was always the smartest guy in the room, and the hardest worker I knew. But Mike is so unassuming that the scope of his success – as defined by those measures - never once came up in the last two decades that constitute his professional career.

Mike has always been committed to his family and his friends. Our childhood friendship group is now all in our late 40s with our own wives and children. We're at that unique age where own children are starting to leave the nest and our parents are beginning to need assistance. We know our enduring friendships are rare amongst adult men, and are grateful for the support this group provides as we navigate middle age and the changes that continue to come.

Mike is a man of integrity. Of all people I've known in my life, among the smartest and most honest and sincere is Mike Nowak. Though I don't fully understand the charges the federal government has raised against Mike, I appreciate the seriousness of them. I work for government and believe in a strong government and rule of law. But I struggle with how this could have possibly unfolded against my friend. Mike would never cheat to get ahead. I sincerely believe Mike would have been wildly successful in whatever career or industry he chose based on his intelligence, work ethic and integrity.

Thank you for your consideration.

Sincerely,



Matthew Preisser

Darren M. Evanchuk, M.D.

December 18, 2022

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Re: Sentencing of Michael T. Nowak

Dear Judge Chang:

I am writing you in support of Michael Nowak and asking that you take the contents of this letter into consideration as you decide Mike's upcoming sentence.

My name is Darren Evanchuk. I have been a practicing hematologist/oncologist for the past fifteen years and currently work for Dana-Farber Cancer Institute in Boston, MA.

I have known Mike for about the past 35 years since we were 13 or 14 years old. He remains one of my closest friends and I am hopeful that my letter will give you more insight into Mike's character and that this will help you make the best possible decision regarding Mike's future.

Mike is one of the smartest people I've ever met, but more importantly he's one of the kindest and fairest individuals I know.

Mike was one of the first of my friends that I remember reaching out to me when he heard what my wife and I were going through. It is an indication not just of the kindness of which I speak, but of his own personal dedication and focus on family.

Since he married his wife Heather, it has always seemed to me that the most important thing to Mike in the world is his family. Despite having such a demanding and time-consuming job, I would consistently hear Mike talk about Heather and his three kids and

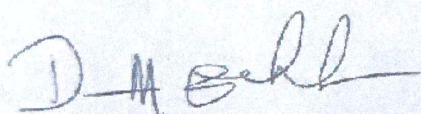
spending whatever free time he had with them. I know he has remained focused on trying to raise his children to be the same kind of good and responsible individuals that Mike himself has shown himself to be to me.

I don't understand much about what Mike does, but I do know he has never been someone who cheats or cuts corners. Going back to our days in middle and high school, we shared many classes and there was no classmate of mine who I saw work harder than Mike. He has had a lifelong interest in tennis and again to my knowledge, I've never heard anyone say anything negative about him as a competitor on the tennis court. Truth be told, prior to his involvement in this case I've never known Mike to be in any serious trouble of any kind. I don't know if he's ever even had a speeding ticket, but I wouldn't be surprised if he hadn't.

Whatever your decision may be, I know Mike has a lot more to offer his family and society. I am hopeful that he is afforded as much time as possible to be with Heather, [REDACTED] and start the next phase of his life. I have no doubt he will prove to you and anyone else paying attention that there is so much more to him then what has been revealed during his case.

Thank you for taking the time to read this and I hope this helps in your decision making.

Sincerely,



Darren M. Evanchuk, M.D.

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

January 20, 2023

Judge Chang,

My name is Keith Ryan, and I am writing to you on behalf of my friend of over 40 years, Michael Nowak. I was with the New York State Police for over 25 years before I retired three years ago. During my time with the NYSP, I worked as a Trooper, Sergeant, Investigator, and my final rank as Senior Investigator. While performing these duties, I had the opportunity to work with Federal Judges and Federal Law Enforcement Agencies. I understand how complex and demanding our jobs can be, and time is a fleeting commodity. Thank you for taking the time to read this correspondence and consider my thoughts. Given my career path, I have never before provided a letter of support like this.

I met Mike in first or second grade in the small Village of Altamont outside of Albany, NY. We became fast friends and have remained close to this day. In the many years I have known Mike, he has always been one of the most dependable and responsible people I have encountered. One story that always comes to my mind from our youth was when I wanted Mike to transport another friend in his vehicle. We had two cars going on a trip together, and my car was at capacity. Mike had room for one more passenger but refused to take him because his mother had a rule about how many kids could ride in their car. I asked nicely, and eventually not so nicely, for Mike to break this rule, as his mom would have no idea how many people would be in his car when we were out of town. Mike held his ground and refused to break the rules, even when no one was watching. That's Mike in a nutshell. Throughout our time growing up together, he was always the voice of reason and not inclined to go along with half the chaos that boys can stir up. It's a hallmark of his personality to conduct himself in a manner that would never bring shame to his family. I remember Mike as a driven student and athlete who wanted to excel but wouldn't cut corners to get there.

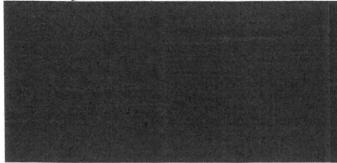
Given my career, I trust the investigative process and the legal system. I also trust in the goodness of my friend. Still, in my time with the NYSP, I arrested many bad people who had no interest in redemption, and I argued for lengthy incarceration. I also encountered many people who showed poor judgment but could turn themselves around for the better. Mike was found guilty. This is when I think of all the people I helped send to jail and didn't consider how appropriate the punishment was. Having a friend in that position throws a wrench into your belief system. I would ask that when you sentence Mike, please consider that I have some idea of what an actual Criminal is, and that's not him. I respectfully ask for leniency on his behalf. While this may not be the correct tone or place for these thoughts, I only wish for my friend to be recognized for the person I've always known him to be. I appreciate your time and consideration.

Regards,

Ret. NYSP Sr. Investigator
Keith Ryan



Barry Feno



Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang,

My name is Barry Feno and I am writing this letter in support of my good childhood friend, Mike Nowak. Mike and I met in 1990 when we were both juniors in high school and have remained very close friends since then despite the fact that our lives have taken us in very different directions both geographically and careerwise. Although we have not been able to spend much time together in person over the past 30 years, we both make the effort to talk regularly and have remained a part of each other's lives thanks to the fact that we share the same basic values and can speak openly and honestly about everything with each other.

I remember that when Mike and I first met, we immediately struck up a friendship because we were both at the top of our class at Guilderland High School. In addition, we quickly realized that besides excelling at our academic endeavors, and a shared love for sports and physical activity, we were both raised to honor the same human values, such as honesty, hard work and caring for others.

After high school, we both went off to college – Mike pursued an engineering degree at Duke and I studied Natural Resource Management at Cornell. Following graduation from college, Mike was hired by J.P. Morgan and began his long career with them. I, on the other hand, decided to enrich my academic degree by gaining hands-on experience as a researcher of the effects of fire patterns on wild forest ecosystems for the US Forest Service in California, as well as worked with the California Department of Fish & Game on projects that focused on endangered birds. Later, I took my interest in natural ecosystems and the human effect on them internationally by joining the Peace Corps. I accepted an assignment as a volunteer to Bulgaria in Eastern Europe from 1998 – 2000. There I worked with a local community to assist in the development of ecotourism, and as a side project served as a mentor and liaison for one of two orphanages in the village where I lived. It is important to note that at the time when I worked in Eastern Europe Mike was only one of the two friends who took the time and had the curiosity to come visit me there in my little mountain village in the middle of nowhere. Besides giving me his full moral support through regular phone calls throughout my assignment in

Bulgaria, Mike also embraced my side project at the orphanage and brought supplies for the kids when he came to visit and made sure to spend time at the orphanage, teaching them sports and just being a patient object of their curiosity. At the time when Mike came to visit me in Bulgaria, he was already working for J.P. Morgan but he impressed me with how easily he was able to adapt to the second-world environment and was able to seamlessly blend in with the locals, which exemplified his down-to-earth character and values.

After returning to the U.S. from my Peace Corps service, my career goals took me to the West Coast while Mike remained back home on the East Coast. The years that we spent on different continents or on the opposite sides of the same continent did not in the least detract from our friendship. In fact, when Mike got married, he invited me to be one of his best men. To me, this was a great honor and a testament to the depth of our friendship.

I am currently residing in Bulgaria with my wife (who is Bulgarian), but despite the physical distance, Mike and I remain very close friends to this day, making sure to set aside time to catch up by phone at least once a month or by visiting each other every now and then. Despite the fact that Mike and I have lived very different lives, every time we talk or see each other, I know that the man who stands in front of me is the same reliable, trustworthy guy that I met so long ago.

Other than being a part of Mike's wedding, I also had the privilege of assisting in the adoption of Mike and Heather's second child, [REDACTED] by writing a letter of recommendation to the adoption agency. I was thrilled that they wanted to adopt a child in need, especially after my two years spent with orphans in Bulgaria. The fact that Mike and Heather use their good fortune to make a difference socially by giving a home and equal opportunities to an underprivileged child, showed me the strength of their convictions and moral values. Every time I have visited Mike, it has filled my heart with joy and pride to observe him as a father and a husband and I am continually impressed with how well he has done as a family man. Although his position at J.P. Morgan was very demanding in terms of time and energy, he was very intentional at keeping the same level of commitment to his family. He is a loving and kind father to all of his children who takes the time to both teach them about the world and listen to them. He is also a devoted husband and an overall wonderful family man who, in my mind, has done an excellent job juggling the demands of his work with his family. He was able to excel in both of these aspects of his life.

In full honesty, I have to admit that the past two years have been very difficult emotionally for me, knowing that such a stellar guy has had to go through the legal difficulties that he has encountered. I am fully aware of the tribulations that Mike has been going through and I have been amazed and deeply humbled by how even-keeled he has managed to stay throughout this time. We all experience ups and downs in our lives and who we are when we are at our lowest is the true testament of our character. It is easy to be a good guy when you have everything going for you, but remaining kind and level-headed when you are at your most vulnerable is where Mike has truly been able to shine. Instead of sinking into despair and denial, Mike decided to devote himself even more deeply to his family and to bettering himself. As he has

not been able to secure a job during the legal proceedings, he decided to make the best of the situation by getting his MS in Applied Economics from Johns Hopkins. Outside of this, he spent all of his free time with his wife and children. Quite often, when I would call him, I would hear his children on the loudspeaker as he was either taking them to school or picking them up from sports or social activities. The past two years more than ever deepened my admiration for my friend.

I can honestly say that Mike has basically remained the same honorable open-book person throughout the years. He has always been honest, disciplined, hard-working, caring, and loyal through thick and thin – in a word, a good man. That is the Mike that I became close friends with and this is the same Mike that I know now.

Mike remains one of my closest friends to this day. We talk often and still share everything with each other. I feel truly blessed to have a person like him in my life and I wish from the bottom of my heart that he is given the chance to return to normal life as soon as possible.

Sincerely,

Barry Feno



Nov. 14, 2022

Judge Edmond E. Chang

United States District Court, Northern District of Illinois

Dear Judge Chang,

This letter is presented as the strongest and highest support for Michael T Nowak. I have known Mike for over thirty years in several capacities: as his high school Guidance Counselor, his high school Class Advisor, and as the parent of one of his closest friends, Gregory H Fairbank. In my 30+ years in secondary education and in my 48 years as a parent, I can honestly say that Mike Nowak stands apart as one of the most ethical, loyal, honest, fair, and reliable individuals with whom I've worked and have known.

Mike grew up in a middle/upper middleclass family in a suburban area of Albany, NY, the oldest of three in a very hard working and respected family. He attended Guilderland High School, a highly ranked and competitive suburban high school where close to 95% of the nearly 300 graduates in his class attended college. Mike was graduated in 1992. As an extremely bright and high achieving student, Mike was always modest about his accomplishments as well as in his demeanor. Because of this, Mike was well liked, respected, and stood apart from many because of his approachable mannerisms and the fact that he led by example. Within and out of the classroom, Mike was always the example of integrity, hard work, understanding, friendliness, and dependability. His acceptance to and then attendance at Duke University to study engineering was not a surprise in terms of his meeting the standards they set for their accepted students. Not only in the classroom but also as a student in the application process, he was always appropriate, considerate, efficient, thoughtful, and punctual. As his Guidance Counselor, he was an ideal student to work with.

As one of two Class Advisors working with the Class of '92, I was able to further observe Mike in a variety of settings: the planning for and participation in various events which included fundraisers, the Junior Prom, Senior Ball, and after ball and prom events. As a quieter but fun-loving young man, Mike was always extremely respectful, supportive, fair, hardworking, interactive, and helpful. It might not

have been the easiest situation for Mike to be at social events sharing space with the mother of one of his best friends, but Mike was comfortable, social, and respectful of me and the other adults who were in attendance. Again, because of his many respectful and admirable characteristics, it has always been a comfortable pleasure to be in his company.

Finally, in the capacity as a parent, I am so very fortunate and proud to have Mike as a very close friend to my son Greg. Naturally, every parent wants the best for her/his child, and the caliber of friendships developed during and continuing after the formative years are critical to an individual's development; Mike and Greg's friendship began in the middle school years and continues even more strongly to this day. Mike is and always has been a wonderful friend and role model for Greg. I respect Mike because of his undisputed character, integrity, loyalty, work ethic, understanding, and empathy. A situation that reflects his compassion, empathy, respect and sense of friendship is that he and a few other close high school friends continue to cherish and honor the memory of Brian, a close high school friend who was tragically killed 22 years ago as he was about to receive his PhD from UCLA. The respect, compassion and love that was and continues to be shown to Brian's parents in the form of an annual event remembering Brian always touches my heart. When parents lose a child, I can think of nothing more meaningful than to know that their child is and will always be remembered and remain forever in the hearts of his friends. Mike's exceptional attributes and values have been carried into adulthood as he's undertaken the demanding roles of husband, father, and employee. In his role as a father, it is my ardent hope that, along with his wife Heather, Mike can continue his highly involved, dedicated and supportive role in parenting his three children, as every child needs the consistently strong interaction and guidance of a father. Finally, the ultimate compliment to Mike is from my perspective as a parent: in considering Mike's exceptional attributes of character and integrity, I view Mike as an example of a young man whom I'd want my daughter to marry!

Of all that I know and observe of Mike's character and of this case, it is my greatest hope that you will extend the strongest and most judicious lenience to Mike in your sentencing. It is evident that in the duration of this judicial process for Mike, he has and continues to serve his penance not only to himself and society, but also to his family.

Contact information for this letter on behalf of Michael T Nowak is

Ann H Fairbank

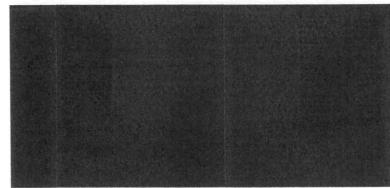
Retired educator: Guilderland School District, Guilderland, New York 12084



Ann H. Fairbank

ANN H. FAIRBANK

Russell H. Grimaldi



December 20, 2022

Dear Judge Chang,

My name is Russell Grimaldi and while my wife, Annie and I were deeply saddened to learn of the charges and conviction brought against Mike, I feel grateful for the opportunity to provide this letter on behalf of Mike. Likewise, I hope that this letter offers you a window into the Mike Nowak that I know as a close personal friend, neighbor and someone for whom I have a great deal of respect and admiration for.

My wife and I have been neighbors and friends with Mike, his wife Heather and their three children [REDACTED] since they moved to Greenview Way in Montclair, NJ in 2005. Like many of us on the block, we were drawn to this town for its sense of community as well as its proximity to New York city where many of us came from and now worked. For the majority of my 30 plus year career, I worked in Healthcare Marketing and Advertising and now run my own business focused on Executive Coaching and Leadership Development. While we have since moved from the neighborhood in late 2021, our friendship with Mike and his family, which transcends our geographical status as neighbors, continues.

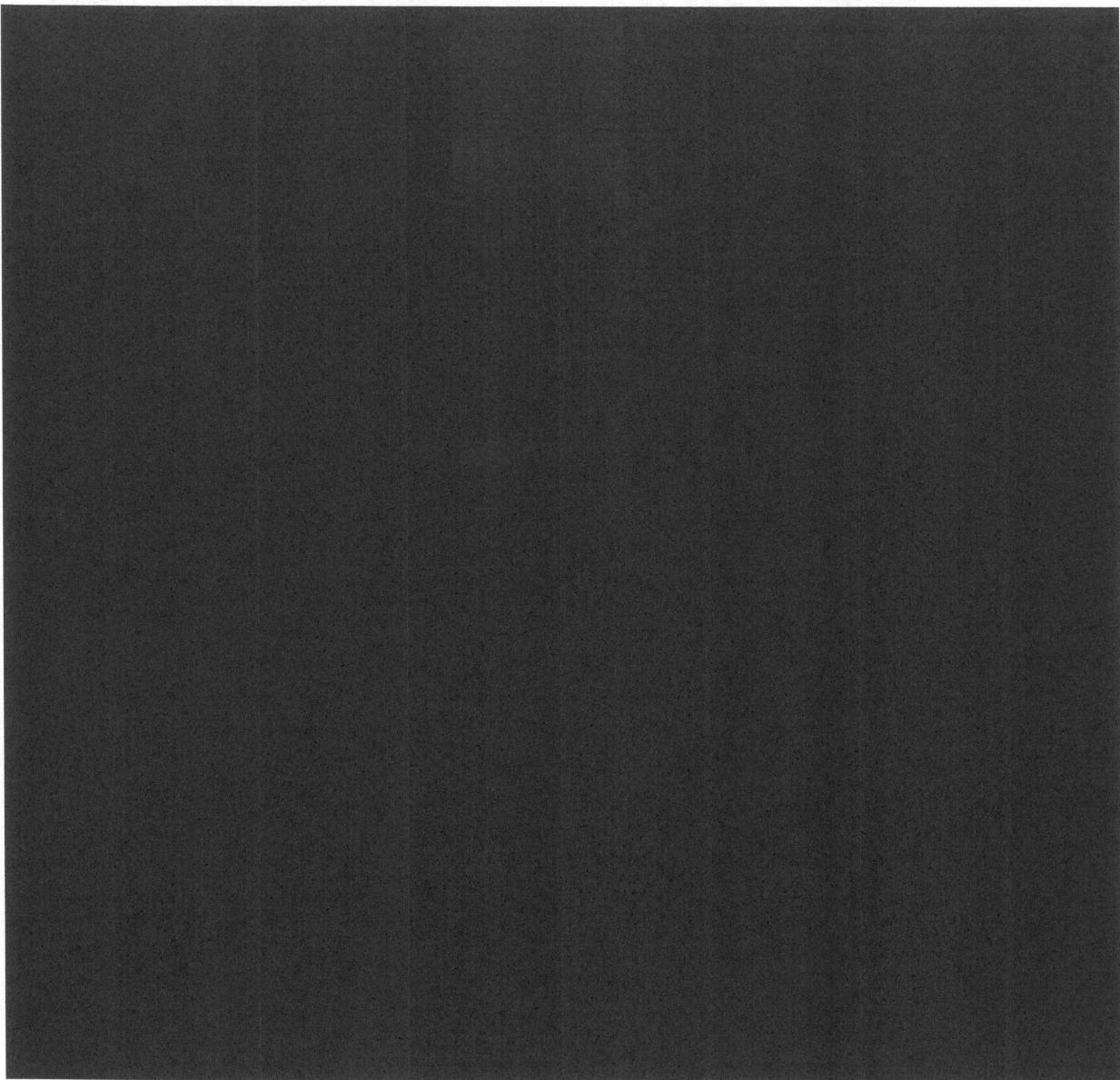
As I reflect on my friendship with Mike, I can say that it started out casually as "neighbors", seeing each other on the block, walking to and from our commute into the city or walking our dogs. Then, as our wives became closer friends, Mike and I had more of an opportunity to interact and really get to know one another on a deeper level. And a friendship group of 5 families (which included the Nowak's) formed and our friendship organically grew and evolved through dinner parties, block parties and ad hoc gatherings. While I knew what Mike's profession was (and he knew of mine) I must say that I was a bit intrigued as our neighborhood had a large contingent of bankers and financiers and I never found Mike to fit the phenotype (which, I found to be more extroverted, more assertive – more alpha.) In the most positive of ways, I found Mike to be very different. I found him to have a gentleness about him, a warmth... a spirit of sincerity, an incredibly affable way of being and a diligent listener with the most genuine sense of curiosity, compassion and interest in the others. Since what I do for a living requires me to be keenly aware of people's level of self-awareness and behaviors, and actions, I feel that the consistency and congruence with

how I've seen Mike carry himself with me, with his wife, kids (pets – his and others) and mutual friends is an accurate representation of who Michael Nowak is.

Following are a few vignettes / examples which I hope provide perspective and insight and allow you to have an appreciation of who Mike is... as a friend, a husband and a dad.

As a neighbor and friend I watched and interacted Mike with his wife Heather and their children. Mike was (as much or perhaps more than most) "hands on" all the way. Whether playing with one of the kids around an activity (soccer, lacrosse) that they liked, Mike was "ALL-IN". As we would see each other departing for work and often coming home some 12 hours later, we both were wearing the effects of a long, hard day's work. After I had gotten settled and would take my dogs for a walk, I would see Mike had already transitioned to "full-on" dad mode -- out on the front lawn or in the park with his kids. I would joke with him about where he found that reserve tank of energy and his smile and laughter would tell you the story of a guy who was giving his undivided attention to who and what was most important regardless of how long and intense the day was. It wasn't an occasional instance, it was a consistent, dedicated way of being that was Mike. If it wasn't a specific sport, it was a made up game (one of them I learned which was called "Buffalo") where Mike would crawl around on all fours and the kids would hang on him like appendages. It was hysterical and heartwarming and Mike was, as I had noted, "All-In". It warmed my heart and made me laugh then and it does today

As I noted earlier, Mike has, what I consider to be a collection of very admirable traits – among them include his gentleness, his humbleness, genuine curiosity and unparalleled listening skills. I believe it is innate to who he is. Whether we were at a dinner party, a casual back yard BBQ or one of the many block parties we collectively organized, I saw these traits unfurl in the most natural way. While we enjoyed a fantastic group of friends, there were, as there always are, some strong personalities (especially amidst the guys in the group.) Invariably, there would be one of the guys (sometimes it was me) who had a strong opinion or position on a situation, issue or circumstance and it would stir up an exchange and banter. While Mike might, in a self-effacing way, write this off to being just a "nerd at heart", I admired and was drawn to how Mike never showed up in the opinionated, judgmental, manner. It wasn't that he tuned out or withdrew, it was actually the opposite, he tuned in; however he tuned in without taking a judgmental tone or quick to draw a conclusion. He asked questions, he listened (I mean really listened) and when you're in the presence of someone who really listens, you can practically feel it. Mike has a sage aspect to him and when he would weigh in, he (and I'm sure all of our friends would agree) it was with something that had thoughtfulness, empathy or kindness in it. It never felt awkward that it changed the fun we were having but it did reveal that there was a unique guy in the group.



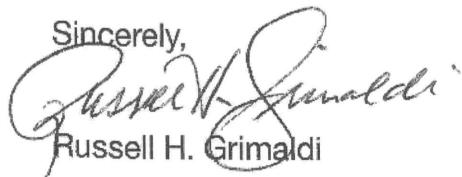
“You can tell the character of someone by how kids and dogs react to them. Because you can’t fool kids and you can’t fool dogs.” This was something that my mother used to say to me when I was a young boy. Not only do I remember it to this day, but as a staunch animal advocate, I’ve experienced it and research in the field proves it to be true. I appreciate you may be asking how and why does this relate to Mike? There are a number of ways. My wife and I always seemed to have a menagerie of animals. Rescued dogs and feral cats that I was caring for. Understandably, it made for some good jokes among the group of friends and neighbors. Well, after the joking from the group (at my expense) would subside, Mike would always find a way to catch me on the side and say something like: “what you’re doing is so kind and amazing” and he would, again, ask questions and give the most sincere compliments. When he either heard me or saw me walking through the neighborhood looking for a dog or cat who had gotten loose, he was always right there to help – I never had to ask, somehow

he would see me or hear me and out he would come ready to help. Whenever we would run into each other on the street or in the neighboring park with one of my rescue dogs, they were particularly happy to see Mike (and Heather) and Mike always had a little something special for them and they had something for Mike. One of the rescue dogs that I had, Clover was particularly nervous and anxious. She was scared of most everyone and everything but Mike always made time for a calm, meaningful connection and she soaked it up. I like to believe he got her (he accepted her for the dog she was (pathologically anxious and nervous) and she sensed that sincerity in Mike and gravitated to it. I realize how this could perhaps seem trivial, however for someone who truly understands animals and people, to me this was the manifestation of kindness meeting kindness – empathy meeting empathy. Mike and his family have a strong love for animals as well. They had their menagerie, rescue dogs and special needs as well as pure breeds. They gave much and received a lot and of course used it to teach their kids the responsibility of caring for animals. Bottom line, whether it was my collection of pets or Mike's own, he gave the love and he received their love and it was yet another expression of the character traits that make Mike who he is.

My list of stories depicting the character and integrity of Mike Nowak (as I know him) could go on and on and your honor, I respectfully appreciate that you likely don't have the time for a decade plus of stories. However, please know there are many more and the same wonderful traits shine through those stories as well. Whether it was transitioning to "full on" dad mode after a long day, or charting his positive path forward after his charges, by pursuing his Masters in Applied Economics or tutoring kids in math, there is always something positive and benevolent happening in the path of Mike Nowak. I believe that Mike has many important and meaningful contributions to make to his family, to his friends, to this world and I feel confident that he is committed to that path.

I appreciate you taking the time to read my accounts of Mike and character traits that add an important and meaningful perspective as to who he is.

Sincerely,



Russell H. Grimaldi

Dr. Robert W. Widell, Jr.

January 3, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Honorable Judge Chang:

I write on behalf of Michael T. Nowak to attest to his character and appeal for consideration of such during his upcoming sentencing in your courtroom. I have known Mike for just over thirty years, having met him initially when we were in the same first-year dorm in college. Along with several others from that dorm, he and I then opted to be a part of the same living group for the remainder of our time in school. As a result of our time and experiences together during those four years, he and I became close friends and have remained so in the decades since we both graduated. He is one of a small group of people to whom I could reach out about most anything.

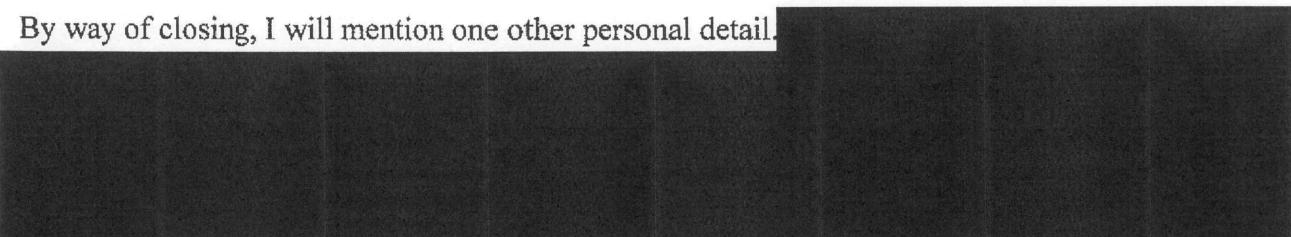
Knowing Mike so well, it was with a degree of surprise, then, that I learned from the news coverage of his trial that he had been considered such an important figure in the world of finance. Mike's life goals were never to accrue wealth, exercise power, or claim status – and so we never talked about such things over the years when we would gather at college reunions or for weekend trips with several other close friends. Instead we talked about our families, our partners, music, sports, and our expanding list of shared experiences. Which is all to say that Mike is likely the most unassuming and humble person one could imagine occupying the position that he did in his professional life. Mike was never someone who was out to extract as much as possible from the world of international finance, and he cared little for any accolades or status that came about as a result of his work. Rather, the appeal of Mike's job was to be found in his love for math and problem solving, his indefatigable work ethic, his pride in doing things well, and his desire to provide for his family. I believe that that should count for something as you consider a fair sentence.

If pressed to identify an experience that most solidified my friendship with Mike, I would likely choose the ten days that he and I spent together during the spring break of our final year in college. While we had classmates who had the ability to head off for more stereotypical experiences, Mike and I threw our bags into his Ford Taurus and hit the road from North Carolina on a road tour of the northeast corridor. We drove to see friends at various colleges in Pennsylvania, New York, and Massachusetts, and spent a few days with Mike's family near

Albany, New York. Although we caught up with numerous friends along our route, I still recall Mike's enthusiasm for the chance to spend a few days in Guilderland with his parents and younger siblings. I'm not sure I have seen as much excitement on Mike's face as when we pulled up to his childhood home and his mom told us she was preparing a pot roast for dinner that evening. Mike's love for his family was in clear evidence then, and it has been the same in the years since he married and started a family of his own. However hackneyed and/or trite it may sound, then, I know that Mike's foremost concern about his current situation is the possibility that he may miss out on formative moments in the lives of his three kids. The extent to which that can be mitigated, then, would be as valuable a consideration as he could hope to receive.

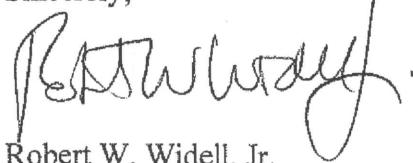
I suppose it is worthwhile to mention a bit about myself in order to make an additional observation. I am a professor of History at the University of Rhode Island where I specialize in African American History and the late-Twentieth Century United States. In that capacity, I teach courses and write about the major developments affecting the United States over the last sixty years. Most of my colleagues and students would tell you that there is no bigger critic of global capitalism and its impact on the world than me. And so I am fully cognizant of the import of cases such as that involving Mike. Yet, I am also aware that prison sentences do little to repair whatever negative impact a person is judged to have had on society. In Mike's case, I am of the mind that the positive impact of his case is to check those institutions engaged in the world of trading and finance. I am less convinced that a prison sentence for the individuals involved will do much to correct whatever harm has been done. I mention these thoughts not in an effort to supersede your professional judgement, but rather to communicate that I have not chosen to advocate on Mike's behalf without consideration for the significance of the broader regulatory efforts of which it is a part.

By way of closing, I will mention one other personal detail.



Again, such actions are not related directly to his legal situation. In the wider context of Mike's life, though, they are part of a pattern that shows him to be a great deal different than the avaricious, win-at-all-costs, selfish captain of finance of one's imagination. I trust that you will consider this wider context when determining an appropriate sentence.

Sincerely,



Robert W. Widell, Jr.

Jonathan M. Kaden



November 25, 2022

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang:

I am writing to you about Mike Nowak with respect and without hesitation.

I have been grateful for Mike's friendship for 30 years, since meeting him as a college freshman in the fall of 1992. Mike and I lived across the hall from each other in our freshman dorm, and over the course of that year and in the years that followed, we developed a close friendship characterized by mutual trust, respect, appreciation and kindness.

Mike is empathetic. This was as evident in Mike as an 18 year old as it is today - in the way he has shared openly about his own experiences, ranging from childhood discoveries to study strategies and workplace anxieties, to build trust, offer support and bridge differences. He looks for similarities and connections in a way that put me at ease as a college freshman and made me feel like I belonged.

Mike is bright and knowledgeable, yet approaches conversations with humility and an interest in learning. In our conversations, I've always found Mike to be fundamentally curious and interested in my experiences. Whether asking about different religious practices, different academic fields, varying family experiences, or different professional experiences, Mike conveys respect and a desire to learn and make connections.

Mike has always been exceptionally successful as a top tier student and as a professional, but modest about his own achievements while reveling in others' successes. When I did well in a class, received an honor, won a prestigious fellowship or earned a promotion, I felt Mike's warmth and genuine happiness for my achievement. I have always respected Mike's hard work and methodical approach to problem-solving, so when he expresses congratulations or admiration it is all the more meaningful.

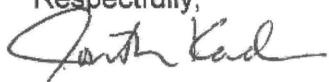
Mike is polite, generous, honest and kind. In a way that only our closest friends can, Mike conveys a non-judgmental openness that fosters trust and comfort. We talk candidly and supportively about the worries and triumphs in our lives – in our work, our families and our friendships. I've always felt support and kinship when Mike and I talk with each other about whatever may be going on in our lives.

I admire Mike's desire to be productive. Over the several years when he has been unable to continue his work as a trader, Mike has assumed increased responsibilities at home and within his family; he has obtained a masters degree in economics; and he has tutored young people in need of academic support. Mike has so much to contribute to his relationships and his community.

Above all, I wish to convey my deep feeling that Mike is a fine human being, with much to share with all who will have the benefit of his love and his friendship in the years to come.

I hope my words have conveyed my heartfelt sentiments. As I write this on the day following Thanksgiving, my eyes well as I consider my gratitude for Mike Nowak's friendship and his character.

Respectfully,

A handwritten signature in black ink, appearing to read "Jonathan M. Kaden".

Jonathan M. Kaden

16 December 2022

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang,

I am writing regarding my good friend Michael Nowak, whom I have known since the beginning of our freshman year of college, 30 years ago. When we graduated, it is probable that the person who knew me best was Mike Nowak, and reciprocally, I was possibly the one who knew Mike the best. Our lives have taken us to different locations and situations, but we have remained friends, staying in touch through various life events and trips together. In this letter, I would like to share some of the traits and qualities I know about Mike.

I am Jason Parsley, an associate professor of mathematics at Wake Forest University, in Winston-Salem, NC. My research is in geometry, specifically on the mathematics of knots ("knot theory"); I also study the geometry of how power is distributed in weighted voting. I enjoy sports, both participating and as a fan – something I share with Mike on both accounts. Currently, I chair the Faculty Athletics Committee at Wake Forest. To be clear, I am writing as Mike's friend, not in any academic capacity.

The first traits I will mention are that Mike is both very bright and hard-working. As students, he would always joke with me that ideas came more easily to me, while he had to put in effort. Upon reflection, these concepts came easily to Mike as well, but in addition, he was working diligently, harder than me, to ensure he cemented a full understanding. For this and many other fine reasons, Mike was named the most outstanding student among our cohort of mechanical engineering majors, even though he was not planning to continue with engineering but work for a bank instead. To mention a recent example, while Mike has faced this legal case, he has been taking graduate courses in applied economics – I have enjoyed the chance to help him remember some facts from calculus.

Mike Nowak is a process-oriented guy. He likes structure. He used the same mechanical pencil on every test in college. He has never gone to bed without brushing his teeth, even worrying about it after a late night out or when camping. One of the games we enjoyed among our friends was firmly rooted on the honor system and would be easy to manipulate; Mike was the last person anyone in our group would ever accuse of not playing fairly. It is hard for me to imagine Mike in his job operating outside current industry norms and practices, but I can envision him being more effective than most everyone else at using these processes.

Mike Nowak is a genuine person. Soft-spoken at times, a leader in other contexts, he is not someone to misconstrue or spin a situation. Whether we are talking about our kids (or years ago, being single and then falling in love with our wives), our tennis games, the Giants' chances for the Super Bowl, or our plans for retirement, Mike is not prone to exaggeration or self-serving talk. Conversations with him have a calm ease. Mike is a better tennis player than I am; my lifetime record against him is around 2-150; despite this Mike has always wanted to play, always encouraged me.

Mike is a family-oriented guy (and I always knew he would be). He is a devoted father to his three children. He has always valued that his job allowed him to work reasonable hours and be home in

the evenings to spend time with his wife and kids. Mike was so excited as the Nowaks adopted one child (████████ their second) and then were soon expecting a third. I have enjoyed updates on when his son █████ was finally able to beat him, once, in tennis. The last time I saw the whole Nowak family, they were visiting Wake Forest, as █████ was touring colleges; I could feel a father's mixed emotions of pride, excitement, and trepidation for this life change for his son.

Mike is unassuming. He has always downplayed his successes, whether in tennis [Mike was the former club tennis president; I still remember buying 200 cans of balls with him and then stuffing them all in his trunk] or in his job. My circle of friends has remarked that none of us knew how well Mike was doing in his career until this legal case emerged. He would never present himself as a highly successful trader or someone wealthy; he was just "Mike".

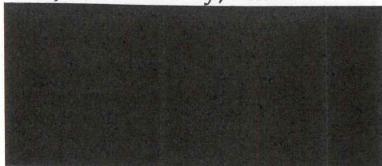
As the last trait I will mention, Mike Nowak is a sincerely *caring* individual. As one example from college, one of our friends Andy had been put in his place by a professor ("Don't you believe in partial credit?" "Yes. You did nothing partially correct." Ouch.). Mike made sure to joke with Andy in just the right reassuring manner at lunch afterwards, whereas I would have been more likely to have more fun at Andy's expense. To share a more recent example, I learned that one of our former engineering professors was facing charges, now dropped, based on ties to China; I shared this news with six college classmates. Mike was the only one of us who thought to reach out to this professor and offer support. They meaningfully connected and discussed their respective legal cases. My reaction was merely to start a discussion with friends; Mike offered empathy, a response which was not on my radar.

In summary, I hope my letter might allow you to have a fuller picture of Michael Nowak, as a person. Mike is a thoughtful, caring individual, someone dedicated to his family. I am proud to have him as my friend.

Sincerely,

A handwritten signature in blue ink that reads "R. Jason Parsley". The signature is fluid and cursive, with "R. Jason" on the top line and "Parsley" on the bottom line.

R. Jason Parsley, Ph.D.



Anthony Alvarez

November 27, 2022

Hon. Edmond E. Chang
US District Judge, Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang,

I truly appreciate you taking the time to read this letter to learn more about the character and integrity of Michael Nowak. I have known Mike since August of 1992, when we were both freshmen at Duke University. From that time, I have considered him one of my closest friends. When I say this, I don't mean the kind of friend that stands in your wedding (which we both did for each other) or that you love 'hanging out with' (which I do), but the kind of friend that you would trust to raise your children if something happened to you or be the executor of your will and testament. I am sure you have one or two people in your life which you would consider the same. Mike is that person for me.

The reason I hold Mike in such high esteem is that I have seen him consistently live his life in a way that makes you proud to be his friend. In the early years of our relationship, he was the one that encouraged me to join in community service with him for elementary school children in Durham and at the local catholic church. I watched him raise three beautiful children, including an adopted daughter who had been given up by young parents across the world. I know Mike would frown upon me making note of this, because he would insist that she is simply his daughter and the word 'adopted' should never be said, else it risk implying that she were somehow different from the rest of his family. This is simply the way that he is. Please trust me when I tell you that Mike has a huge heart.

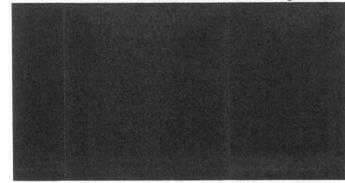
When considering his sentencing, I would also request that you consider the unique circumstances that Mike and his entire family have been through until this point due to delays caused by the pandemic. They have already suffered greatly. It has been over three years since he has lost his job and any ability to rejoin the financial industry or live his life with any normalcy. I have also seen the lengthy trial process strain his family with the natural stresses and angst that accompany such an uncertain life event, especially for young teenagers. That being said, Mike has weathered this storm with grace and humbleness for the last three years - protecting his family as much as possible by keeping a steady hand at the wheel.

Judge Chang, I understand it is your duty to be fair and impartial with regard to the trial and I am certain you will read other letters very similar to mine which will allow you to see a broader picture of who Mike Nowak is. Please rest assured that, if given the opportunity to get to know him as a person, you would come to the same conclusion; Mike is a wonderful person. The past three years have been true hardship for him and his family. As you consider all the difficult nuances of this jury trial, please keep Mike's character and circumstances in the front of your mind and please consider the most lenient sentencing possible. Thanks again for your time, diligence, and consideration.

Sincerely yours,



Anthony (Tony) Alvarez



Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago , Illinois 60604

11 January 2023

Dear Sir

My name is Robin Wemyss and I have known Mike Nowak for nearly 20 years , both as a friend and long standing colleague at JP Morgan.

He was a peer of mine in the Macro trading business for many years - Mike running Global Base Metals trading and myself running Global FX Options trading. We regularly interacted in the office over that time , discussing market views , market conditions , people , regulatory challenges and compliance updates. I have always had a huge amount of trust in Mike - he was one of the few people at JP Morgan I was comfortable discussing business challenges with - he was an open book and always provided me with honest counsel. I can honestly say I have never at any point questioned Mike's integrity nor his moral compass.

A couple of examples come to mind. When we had internal compliance training on market conduct , Mike would always grab me after and question if the guidelines were conservative or stringent enough. We would often verbally play out certain scenarios to sense check whether any action could be misconstrued by anyone - not just for our benefit but for our respective teams. We regularly engaged with markets compliance to stress test real life examples. He was laser focused on it - as was I.

Another example was our end of year people reviews where we ranked all the traders - his input was always thoughtful and balanced - he tried to present people in the best light possible and was very supportive of junior colleagues. As a result he was liked by his peers , superiors and subordinates alike.

Moreover he wasn't your usual stereotypical Wall Street trader - Mike is extraordinarily down to earth and unassuming. He has always been focused on doing things properly - whether that is in the office or at home with his family. We caught up frequently after work for drinks over the years and the conversation was generally always around his tennis game , his kids or missing being home in the U.S

I'm frankly flabbergasted that he is in this position at all.

Yours sincerely

A handwritten signature in black ink, appearing to read "R. Wemyss".

Robin Wemyss

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

To The Honorable Judge Edmond Chang,

I've known Mike Nowak for over 24 years as one of his precious metals brokers. I am about 13 years Mike's senior, and at the time of our meeting had much more experience in the business. I had met many "young traders" in my time, all with a bit of a chip on their shoulders. Mike was different.

He was down to Earth and easy-going that first day and continues to be. He is always conscientious, respectful and a market professional. I have always felt Mike is a fair person both professionally and personally. He has always been able to see both sides of a situation and make a fair decision.

To tell you, one day I was approached by the CEO of my company. He was with a friend of his who was a hedge fund manager looking to hedge some gold. My CEO asked me for a contact. Without hesitation I gave him Mike's name. I told him there is only one person you need to know in this market, and you will not meet anyone nicer or more helpful. My CEO came back to me a few weeks later to thank me for the introduction. His friend was extremely happy dealing with Mike and had nothing but great things to say about him. This was the response that I had received from anyone in the industry when discussing Mike.

Our relationship has grown over the years from professional to a more personal one, and at this time I am lucky to call him my friend. Mike is a deeply caring and sensitive man. To know him, you could only love him. Mike and his wife, Heather, have three children, [REDACTED] are their biological children, while [REDACTED] was adopted. I had asked Mike at the time why he had chosen to adopt, as he had never mentioned issues in their previous pregnancy. His answer was simple – to give a less fortunate child a chance of a better life. That was the exact quote, I remember it well. It hammered home what I had already known - how genuine he is.

As a father of two, I can say that raising a child is not the easiest job in the world. It takes a special, selfless and considerate individual to want to bring a child into your family that is not biologically yours with the purest intentions of providing stability and love, two things that are not a given.

I hope this letter gives you a better idea of who Mike Nowak is – a good friend who shows kindness to everyone he meets, a great husband and a loving father.

Sincerely,



John R. Gorman



Department of Economics

213 Social Sciences Building
419 Chapel Drive, Campus Box 90097
Durham, North Carolina 27708-0097

Telephone: (919) 660-1800
Fax: (919) 684-8974
www.duke.edu

November 28, 2022

Dear Judge Chang,

Your Honor, I am writing on behalf of Michael Nowak. I am currently on faculty in the economics department at Duke University. I am the Executive Director of the Duke Financial Economic Center (DFE) that I started in 2010. As a Duke 1981 alumni, I decided to return to Duke after 30 years in Wall Street to develop this undergraduate Duke center. I have had the pleasure of knowing Michael since 1996 when he arrived from Duke University as an intern at JPMorgan. I was the Managing Director responsible for our North American FX and commodities sales, trading a research business when Michael arrived on the desk. As a fellow Duke alumnus, I took on the role of an informal mentor for Michael when he started his internship and continued throughout his early trading career at JPMorgan. I immediately recognized the intellectual talent that Michael possessed during his summer internship, but what really struck me was his ability to make his other teammates better. He is unselfish to a fault and never took credit for the work that was done as a team. Michael's humble personality and team focused energy was recognized by all of the traders on the desk. This led to a full-time offer and a seat on our commodities trading desk.

Michael is a dedicated and honest individual who has given much back to Duke University. Michael stayed with JPMorgan Chase after the merger in 2001, while I moved on to eventually end up with other opportunities at Barclays Capital before returning to Duke. The DFE's main focus is to expose all of our interested liberal arts students to the world of finance without having an undergraduate business program or degree. One of the keys to our success has been the engagement of Duke alumni on Wall Street and in finance across a wide range of businesses. These incredible resources allow any Duke undergraduate student, regardless of study, to explore the various career opportunities after graduation. Michael was one of the early alumni partners. Even with his global responsibilities, Michael did not refuse to help or provide excuses. It did not surprise me that Michael took this opportunity to "give back" to students with drive and gusto. Michael has been an amazing partner for me and the Duke Financial Economics Center. As the Duke team recruiting captain at JPMorgan, Michael helped hundreds of Duke students navigate their career options on Wall Street and has spent hours tirelessly answering questions about firms, roles, and opportunities. This was only some of his time commitment to me and Duke. Michael has been a guest speaker in my classes in Durham, New York, and London. Michael was one of the most engaged, available, and giving alumni to students in our programs.

All this background describes best the person who is Michael Nowak. He is unselfish, humble, caring and puts others before himself. He has always been a straight shooter with me and the Duke students. He has never missed an opportunity to be helpful and to give back.

Sincerely,


John Caccavale

Executive Director

Duke Financial Economics Center



January 7, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang

I am writing in my personal capacity in connection with your upcoming sentencing decision for Mike Nowak.

You no doubt receive many such letters and you certainly have more wisdom and experience than I in such matters. I am also not familiar as you are with the detailed facts and evidence presented in the case.

Consequently, I write to offer only insights regarding Mike's character and conduct that I imagine you may not have received during the process of the trial.

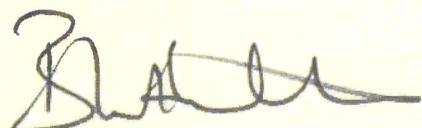
I worked fairly closely with Mike over a period from late 2007 until I left JP Morgan in 2014, during which time I was a member of JP Morgan's Investment Bank Operating Committee and responsible for Global Commodities. I also oversaw Investment Bank Regulatory Affairs. Mike was not my direct report, but was a managing director who I had reason to interact with on risk management and personnel management issues.

Over the course of a very long career I have encountered traders who fit the cultural stereotypes for which Wall Street is infamous. Mike, simply put, was not one of them. On many occasions I saw him put the interests of clients and those of the firm ahead of his own profit. As a rule he was conservative, calm, proactive, transparent and mature. He raised to management issues that he felt could damage the reputation of the firm or the business, on occasion taking these to the IB or firmwide risk committees for discussion. On at least two occasions, he very specifically sacrificed profit opportunities that would have benefited his books and potentially his compensation for these reasons. Those decisions were transparently syndicated by Mike and received management support.

Mike was also a family man who managed others in a respectful way that recognized the importance of family and work-life balance. He was widely respected for his good treatment of colleagues.

For these reasons, I believe that the acts for which he has been found guilty are out of character and I respectfully request that you consider his long history of good conduct and valued contributions in your sentencing decision.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Blythe Masters".

Blythe Masters

January 5, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Re: Michael Nowak

Dear Judge Chang:

I worked at JPMorgan (“JPM”) until 2014. I first met Mike Nowak in 2000, soon after the announcement that Chase Manhattan Bank (“Chase”) and JPM were going to merge their banking operations. I had recently moved back from working in Sydney and had taken over the running of precious metals trading in London. I traded primarily derivatives, market making and managing a global options portfolio, as well as having responsibility for other precious metals trading in London.

Chase and JPM both had sizeable precious metals operations. The two businesses were, however, a good fit as JPM had little in the way of a derivative business but were very active with the central banks and had a substantial presence in the physical market - which Chase did not have.

Part of my role as head of trading in London was to assess all the traders in London and see how the combined firm could work best and which roles people would perform. It was on my first visit to Victoria Embankment that I first met Mike. Mike was in his mid 20's and my first impressions of him were that he was technically very competent with an in depth understanding of the markets in which he traded; he carried out his responsibilities in a calm and assured manner. I also came to form the opinion that, of all of the precious-metals traders at JPM, Mike had the greatest potential to manage the intricacies of running an options portfolio.

In December 2000 the merger between the two entities was completed and the JPM personnel relocated to the Chase offices in London Wall. Mike and I worked closely together—he took on responsibility for trading the derivatives books (swaps and options) and reported to me. The options books were globally run, meaning the book was passed around the globe from London to New York and then to Sydney/ Singapore before returning to be traded in London. Mike was an integral part of this global team. His attention to detail and his commitment to ensuring the bank's policies were followed was exemplary. From my personal vantage point, Mike always operated within the rules of our regulator and consistently followed the bank's own guidelines and policies; he was also well trusted by our compliance team. I too had great trust in Mike, and our relationship and strong lines of communication remained excellent after Mike moved back to New York.

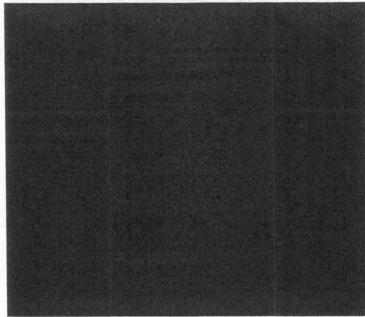
I moved to Australia in October 2003, but maintained close trading relationships with Mike until I changed role in May 2005, at which time I was no longer directly involved in precious metals trading. My relationship with Mike continued as friendly colleagues and we looked forward to

catching up with each other whenever the opportunity presented itself. I retired from JPM in December 2014. Based on my personal interactions with Mike during the time that I worked with him in precious metals trading, I found him to be trustworthy and honest, committed to ensuring the rules of both the bank and the regulator were followed.

Sincerely,

Neil Clift

Mr. Sonny McNess



18th January 2023

Dear Judge Chang,

I am writing in support of Mike Nowak in connection with his upcoming sentencing before the court.

- By way of introduction, my name is Sonny McNess and I am a former Managing Director and Head of Base Metals Trading at JP Morgan Chase. I worked closely with Mike over several years, eventually reporting to him in his role as Global Head of Metals Trading.

I first met Mike in 2010 soon after JP Morgan completed the purchase of my employer RBS Sempra. These were particularly volatile times for commodity markets, and the first things that struck me about Mike were his level headedness and how calm he was under pressure. At this time Mike was based in New York running the precious metals desk and myself in London, I had regular interactions with Mike at management and risk meetings and worked alongside his team in London daily. His team never had a bad word to say about him, and his mantra at risk meetings was to over communicate.

A few years later I was delighted when Mike was promoted to Global Head of Metals trading, and I began to report directly to him. My focus at that time was the trading of Base Metals on the London Metals Exchange (LME). Mike would go above and beyond what was required to abide by the rules of the exchange, always maintaining an open dialogue with both our internal compliance team and that of the LME. This approach meant that we maintained a great relationship with the exchange and never fell afoul of the rules. During Mike's time running the desk he was instrumental in setting several new rules and policies. Examples include setting company policy around trading at the silver fix, internal rules to regulate trading around barrier options, and working with the LME to develop new rules around their warehousing system. These rules were designed to protect our clients and the reputation of JP Morgan. JP Morgan knew that Mike could be trusted in these situations.

I would be grateful if you would take my comments into consideration when deciding Mike's sentence.

Kind regards

A handwritten signature in black ink, appearing to read "S McNess".

Sonny McNess

From: [REDACTED]
Sent: Wednesday, October 5, 2022 6:49 PM
To: [REDACTED]
Subject: Mike Nowak

Dear Nowak Family,

My name is Stephen Clark and I have had a personal and working relationship with Mike since the early 2000's. It is with a heavy heart that I write this, but I feel it very important to address the incredible injustice that has been done to Mike. I started working on the floor of the Commodity Exchange (Comex) with Dean Witter in 1984. I stayed on the floor until 2015, when I left in order to deal with prostate cancer. In all my years down there, I interacted with hundreds of people. In all that time there were two men who stood out above the rest for their honesty, integrity and overall decency. The first was Mark Motroni. Mark escaped from Cuba as a young boy and ended up running Dean Witter's commodity division. Sadly he died on 9-11. The second person who stands out is Mike Nowak. It is hard to explain, but I was Mike's option broker. I was on the phone with Mike all during the market hours informing him of what was trading in the gold and silver option pits. Things would happen quickly and you had to act fast. Mike would often give me orders and I would do my best to execute them at the best possible price available. So far this is no different than hundreds of other traders at different banks. The difference was Mike and how he handled everything. Most other traders would yell and try to get their broker to do whatever they could to execute a trade, honestly or not. Mike was different. He would give me an order and while hoping it would go well never gave me a hard time if it didn't. I would know he wasn't happy but instead of screaming I would hear something like well we'll get them next time. Mike wanted his trades to go well as much as anyone, but it was the way he handled things that was unique in such a competitive environment.

I have tried to describe Mike's demeanor while trading for a reason. He has been accused of trading in a dishonest or manipulative way in the electronic markets. It is inconceivable to me that one of the two most honest people I knew in thirty-one years in the business was somehow different when I wasn't involved. In all our years working together there would have been thousands of times where he could have asked or wanted me to do something against the rules. That never happened. I was his only option floor broker, so I know he didn't trade differently with someone else. In the world of Wall Street trading there are a million things that can be misconstrued which makes it hard for an outsider to understand. Mike is an honest man. I know it, he knows it and I want you to all know it. He has been caught up in a nightmare and I pray that he will come out of it as strong as ever.

On a final note, Mike and I did not spend all our time just talking about the markets. We would talk about sports, Duke, but mostly about our families. I would hear all about Heather and your three children and he would hear about mine. Most recently [REDACTED] your Dad told me how happy he was that you were going to [REDACTED] although I was hoping for Richmond where my son attended. You all are in my thoughts and prayers and if there is ever anything I could do for you please let me know.

Best Wishes,
Stephen

January 9, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Re: Michael Nowak

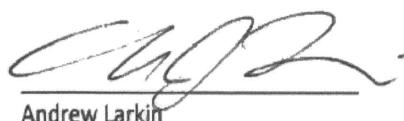
Dear Judge Chang:

My name is Andy Larkin. I am a Managing Director, Currencies & Emerging Markets Sales, at JPMorgan. I have been with the bank for about 20 years. I write in my personal capacity to provide some information on my friend, Mike Nowak.

I have known Mike for over 15 years. Mike and I are both from upstate New York. For many years, we both worked at JPMorgan. My family and the Nowak family have lived a few blocks from each other in a small town in New Jersey for a long time. Also, my wife and Mike are avid tennis players, and I often had the pleasure to watch Mike compete. For many years I drove Mike home from work since we worked at the same place and lived in the same town.

Over the years I got to know Mike very well, particularly from our long discussions during the daily one-hour commute home. Mike frequently spoke of his wife and children with great admiration. He and I also often discussed the importance of parenting, and he would sometimes ask advice on the best way to handle certain questions or issues with the kids (since I had older kids so a little more experience). Mike worked tirelessly to support his family and regularly attended church. In addition, he and his wife created a wonderful home, with happy, well-adjusted children. The entire Nowak family is well liked and respected in the neighborhood and our schools. I know Mike to be a true family man with strong values, and hope that those qualities are factored into the court's consideration.

Sincerely,



Andrew Larkin

Norbert Lou



January 12, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, IL 60604

Dear Judge Chang,

My name is Norbert Lou. I oversee an investment firm in Florida that manages money for individuals and endowments. I am writing on behalf of the defendant, Michael Nowak.

I have known Mike for 27 years. We met as summer interns for JPMorgan. There were two dozen of us in that highly competitive internship program, but by the end of the summer none of us were surprised that JPMorgan chose to extend a permanent job offer to Mike for the position all of us wanted. He is smart, humble, contemplative and ethical. None of us were jealous that Mike got the job because he earned it. He is the type of person who inspires others to want to be more like him.

Having worked in the financial industry, I've seen many people regularly hop to other jobs when competing firms make more lucrative offers. It's extremely rare nowadays for someone to remain loyal to one company over decades throughout their entire career. This loyalty is a core part of Mike's identity. If instead Mike were motivated by greed, he could easily have become a coveted free agent in the financial industry. Mike is all about loyalty, not money.

I later lived with Mike for a few years in New York City, so I also know his character outside of work. You learn a lot about a person when you see them every day, particularly by noticing the absence of bad behavior that may be common in others in private. On a daily basis, I saw Mike behave in an honorable and forthright manner in all of his activities. He is also one of the fairest individuals I know. As a Taiwanese-American alert to racial issues, I remember Mike always treated everyone in a completely equal way. He has been straightforward and honest with everyone that I have seen him interact with.

I realize that a jury has already made the best decision they could given the complicated financial aspects of the case. As one of Mike's financial industry peers, I believe many of us still regard Mike as one of our highest integrity individuals. Even when the lines are gray, I trust Mike to always advocate for doing the right thing. If I ever need someone to manage my estate on my behalf for my family, Mike is one of the only people in the world who I would completely trust.

I have had many conversations with Mike during the trial and the long lead-up to it. On the occasions that Mike sought my advice, I generally recommended an approach to defer matters as much as possible because delaying a potentially negative outcome is the rational approach. Circumstances can change and unpredictable things can happen to remove the negative possibilities. In contrast, Mike always wanted to deal with his trial head-on and in an expedient manner. I believe this is because Mike has faith in the essential fairness of our judicial system and because he is eager to overcome this period as soon as possible so that he can resume being a working and contributing member of society.

Respectfully,



Norbert Lou

Brian Finn

November 19, 2022

Dear Judge Chang,

Thank you for taking time out of your busy schedule to read this letter.

I want to tell you about my friend and colleague Mike Nowak. I have known Mike for more than 25 years. We met fresh out of college as part of the JP Morgan training program. We were two of about 30 recently graduated college students, looking to explore careers in finance.

Mike and I shared much in common, both sons of hardworking parents – myself the child of a New York City firefighter, Mike the son of a grocery store manager from upstate New York. We formed a quick friendship based on our enthusiasm for our new jobs and life in Manhattan.

One of my most vivid early memories of Mike from the training program is how helpful he was to me as we prepared for the options exam. The exams in the program were a crucial step for us. How well we did determined our ranking in the program, which then determined where we would be employed—if at all—after the program ended. I didn’t have the quantitative background Mike had and was really struggling to grasp the mathematics of options pricing for the upcoming test. Mike, whom I’d know just a few months and was swamped with his own work, took hours out of his day to selflessly tutor me. It was his help that allowed me to do well on the test and eventually find my first job at JP Morgan.

Beyond Mike’s friendship at work, I will also always be grateful to him for how, in those early years after college, he reached out to invite me into his group of friends, knowing I was living alone in New York City. BBQs on his back porch with his roommates gave me a community in the city when I did not have one.

I was struck then, as I have been in the two decades since, by Mike’s caring, compassionate nature, and his desire to help others before himself. (Of many, many examples, I remember Mike’s three-hour-long car search in Brooklyn when my then-girlfriend, now wife, lost the family station wagon. Plot spoiler: It was in the car pound.)

I was so struck by Mike’s generous, honest, and caring demeanor, that when my girlfriend said her friend and coworker in the publishing world was looking for a date, I immediately thought of Mike. As it turned out, it was a good call: Mike and Heather have been together ever since I set them up with a double dinner date in NYC’s Little Italy many years ago. They are now parents to three wonderful children.

As a testament to Mike's loyalty, commitment, and caring nature, our friendship has endured despite our diverging careers paths. We've remained friends even after Mike's years overseas in London, and my changing firms. I cannot stress enough how good and decent a husband, father, and friend Mike is, and ask that you take this into consideration as you move forward with his case.

When Mike told me a few years ago about the charges against him, I was shocked to say the least. In the world of trading, I am more than aware of certain unsavory characters. Mike is not one of them. He is honest, incredibly ethical, extraordinarily bright, and has never cut corners to get ahead.

But what stood out most to me in learning of the charges was Mike's unwavering positive energy and decision to keep being a force for good in his community and family during this time. When I asked him how he was filling his days awaiting trial, Mike told me he had gone back to school to get a master's degree in financial engineering. Maybe, he said, I could mentor younger people and help with their own careers.

Mike has a love of life and learning, a compassion for those less fortunate, and a desire to help colleagues, friends, and the community around him. Mike's dedication to bettering the lives of the next generation is clear with the hours he has spent tutoring schoolkids. In short, Mike Nowak can do far more good outside of prison than in it.

I hope you take this into consideration as you move forward with his case.

Please don't hesitate to reach out with any questions.

Sincerely,



Brian Finn

January 16, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang:

I rise to the opportunity to be a reference to the character of Michael Nowak, whom I consider to be a human being of the first order.

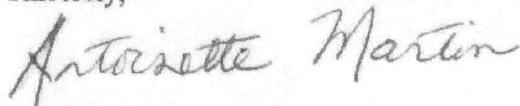
I first met Michael four years ago when his son began as a volunteer tutor at the nonprofit program I administer, Succeed2gether. Michael's then-high school age son was a great tutor - diligent, creative, and indefatigably supportive of his tutee. Honestly, I was wowed!. Then, two of Michael's daughters followed in their brother's footsteps, and they were also excellent.

Finally, Michael himself appeared as a volunteer. (We have a mix of young, mature, retired tutors for K-12 students from families who could not otherwise afford the one-to-one assistance S2G provides.) And everything clicked. Michael is the exemplar, for his family, and now for our program.

With no experience as a teacher or tutor, Michael threw everything he had into coaching a reluctant student with some unusual learning difficulties - and succeeded in supporting a floundering boy in holding on through Covid-era middle school. The man's patience seems infinite. Michael seems congenial in the most exasperating situations, and brings his strong background in finance to the table for a middle-school math student with apparent ease.

The most important piece of Michael's contribution in my eyes, is of course, the way he stays focused on helping someone who needs it. It is a pleasure to know and work with Michael as a volunteer.

Sincerely,



Antoinette (Toni) Martin
Education director, Succeed2gether.org
Office: 973-746-0553

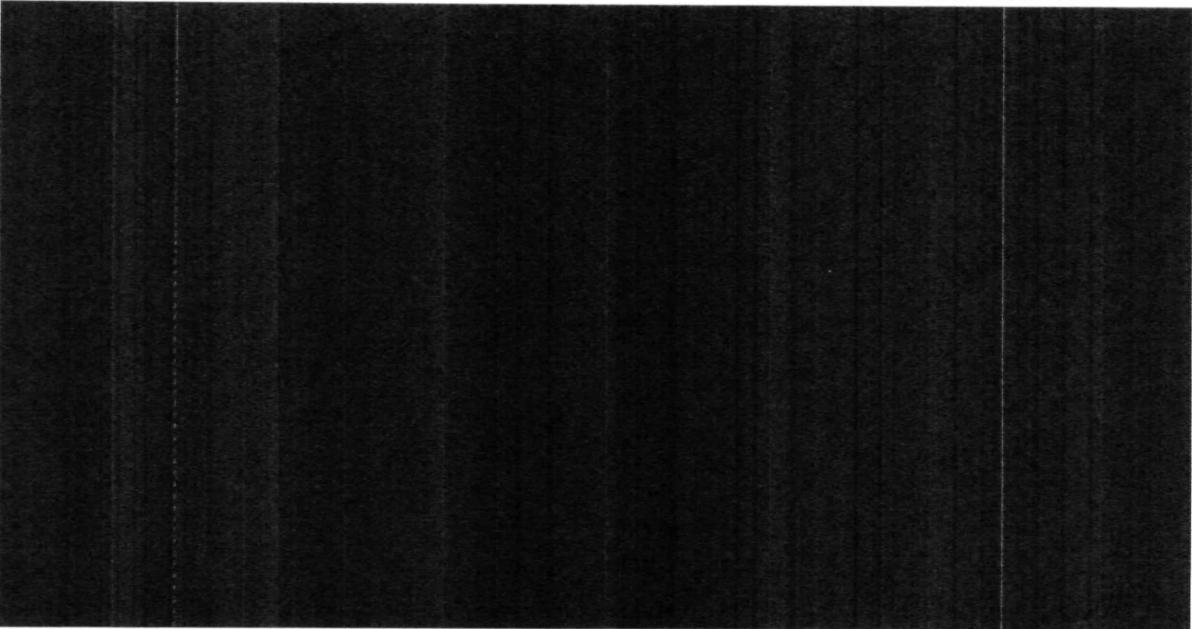
[REDACTED]

January 23, 2023

Honorable Edmund E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

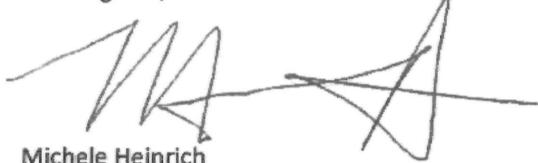
Dear Judge Chang:

I am writing to you in reference to Michael Nowak's sentencing. [REDACTED]



Michael is a good person and I'm asking you to consider being lenient with his sentencing. We have met his daughter at tutoring sessions as she tutors as well and know he also has a family, and I hope very much that he is not separated from them. Thank you for your consideration in this matter.

Kind regards,



Michele Heinrich

Mr. Christopher F. Parisi



February 9, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang:

Thank you for allowing me to present some thoughts on Michael Nowak, a person I'm proud to call a friend for 15 years.

Mike and I first met in the summer of 2008 at a pool and tennis club named Bradford in our town of Montclair, NJ. Bradford is a small community, just a couple of hundred families, that come together each summer, on a near-daily basis, for some recreation and rest. We often refer to it as a "throwback" because it lacks many of the frills of today's modern world. But what it lacks in appointments, it makes up for in family focus. Parents and kids of all ages interact with each other. Eighty-year-old couples barbequing with 30-year-old couples. And 15-year-old kids, playing and mentoring 5-year-olds.

We met Mike, his wife Heather, and their three kids there that summer. I was immediately struck with the kindness and humility that Mike displayed. He carried himself with a reservation, warmth and self-deprecation that made him instantly approachable as well as likeable. We became instant close friends as it was apparent that we shared a love for playing tennis as well as similar family values.

One of the early (and enduring) joys of my friendship with Mike was getting to know his father, Tom. Mike and I both played in the annual member-guest tournament. Mike was one of the best players at the club and a threat to win any tournament he entered. And while most members would try to find the best tennis-playing guest they could find (or hire!), Mike went the other direction. Year in, year out, he would bring his father down from upstate New York to the club as his tournament partner. Mike knew that bringing his dad wouldn't ever allow him to win the whole thing but the joy of being a son and sharing time with his dad was more important than any trophy. But Mike's relationship with Tom wasn't only for the two of them to enjoy. I got to know Tom over the years and looked forward to seeing him each summer. He had the same, unassuming, friendly disposition that Mike had. There may have even been a few, good-natured emails over the summer, leading up to the tournament! Years later, as

Mike's oldest child [REDACTED] started playing, I got to see Mike in the role of father on the court and how he employed the same kindness to his own son that I had seen Tom exhibit to Mike.

A couple of years later, Mike and Heather were captaining a mixed-doubles, weekend-long "Davis Cup" tournament. I won't do it justice in explanation but it's a family-focused event that is 80% carnival and 20% tennis. Nevertheless, people like to win. But Mike and Heather picked who they thought would be the most fun assembly of families, not the ones who might give them the greatest chance to win. I saw Mike be a coach and a mentor to his fellow members but also be silly, get dressed up in costume and make sure that all the kids whose parents were playing on the team felt welcome, included and had a role. Though not loud or extroverted, Mike is always trying to make sure people are being more included, not less.

Though our relationship started with a couple of tennis racquets in our hands, we soon developed a close relationship that extended well off the court. We had a shared sense of family, modesty and how we viewed treating others. Having kids at similar ages, we got to know them as well. I can remember joking around with Mike's adopted daughter, [REDACTED] about wanting to eat the Froot Loops that she would show up with every day. We talked about our own upbringing and how we hoped we could do half the job that our parents did for us. We concluded that our own parents' example would be a high bar to achieve but that we'd have to try.

I suppose the highest compliment that I could pay to Mike's character is that of all my close friends, I'd be most proud to introduce Mike to my own personal and professional relationships before anybody else. And that is as true today as it was in 2008.

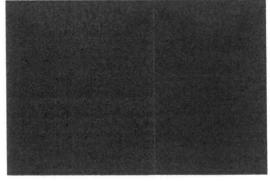
Thank you for indulging me and allowing me to share my thoughts with you.

Sincerely,



Christopher F. Parisi

Eliza Sawyer



Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang,

Before I move onto Mike, I'll briefly introduce myself. My name is Eliza, I'm 32 and live in London. Half of the week, I work as a Special Educational Needs & Disability tutor in a primary school. The other half, I work as a psychotherapist in the UK national health service.

I first met Mike in my early 20s. He and his family had recently moved to the UK and joined my tennis club. A handful of my practice partners mentioned him and commented that he was about my level. A few weeks later, I received an email from Mike, asking if I would like a game. As a fairly shy and awkward 20-something, I was a little intimidated by the prospect of playing with a proper adult. However, when I stepped on court, I was immediately reassured that Mike was also a bit shy and awkward. With characteristic self-deprecation, he told me he was a bit of a hack. Two hours later, having been run ragged around the court, I agreed he was exactly my level.

Since then, we have played many tennis marathons. I'm tempted to write that I have never encountered such a fair individual on court, but that doesn't quite capture it. If my ball is remotely near the line, Mike plays it in. Even when he is down in a set, his respect for the rules and his opponent never waiver.

It's difficult to distill a friend's character into a few words, but if I had to try and encapsulate Mike, I would say integrity, patience, kindness and humility.

Once, I asked Mike how he got into metals trading. He said he'd been an engineering nerd at college, which had somehow led to a job in the city. I've often felt his gentle, bookish manner to be at odds with the stereotype of the city trader. Although his job seemed

demanding, even stressful at times, it's always felt to me that Mike maintains a sense of perspective, making his wife, children and friends the priority.

I've always admired his quiet calm, but the equanimity he has shown the last few years blows me away. Whether it's continuing his studies, volunteering in his local community, or appreciating more time at home with his family, Mike finds things to be optimistic about even in times of uncertainty.

Whilst I have tried to understand the nature of his charges, I find it very complex. What I am confident of is that Mike is a kind man who brings happiness to many people.

Thank you for taking the time to read this letter. I hope I have been able to communicate something of Mike's character.

Yours sincerely,



Eliza Sawyer

LARRY MILLER

January 12, 2023

Hon. Edmond E. Chang
United States District Judge
Northern District of Illinois
219 South Dearborn Street
Chicago, Illinois 60604

Dear Judge Chang:

I am writing this letter on behalf of my neighbor and close friend, Mike Nowak. Our friendship has spanned nearly two decades, formed during daily commutes to Manhattan and on the tennis court, where Mike and I have played countless hours against each other on our local public courts, often late into the night. We have watched each other's kids grow up and go off to college and our dogs grow old and gray, and in Mike's case, new dogs join the family. It is difficult to convey in words the value I place on my friendship with Mike or what a high-quality person he is, but I will do my best and hope your honor finds this note to be helpful.

Mike and I met in the early 2000's in a late-night men's tennis league. Our matches were close, hard fought, and always lasted well beyond the scheduled 8:30-10 pm slot. We quickly became friends, regularly seeking each other out on the morning bus ride to Manhattan, and I was thrilled when Mike and Heather moved around the corner in 2005. A few years later, in early 2008, I was scheduled for an outpatient medical procedure at a hospital in Manhattan and opted to drive to work to minimize the stress of the commute. Early in the afternoon the hospital released me, but still woozy from the anesthesia, there was no way I would be able to drive myself home. Although he was still at work, I called Mike and he agreed to drive us home in my car. What are friends for if not this?

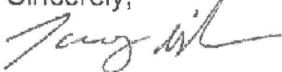
More than anywhere, however, our friendship has been forged on the tennis court. For nearly 20 years, interrupted only by Mike's transfer to London and my assorted knee surgeries, Mike and I have played against each other hundreds of times in highly competitive tennis matches. Mike plays every point like it's his last, always giving maximum effort, conceding nothing, and making the most of his expansive wingspan. Not only did Mike always gave his all physically on the court, but he did so while exhibiting the same generosity, fairness and integrity on the court as he did off the court. Mike never

looks to obtain an advantage through questionable line calls or any similarly dubious tactic. When in doubt about whether an opponent's ball is "in" or "out," Mike is quick to concede the point. This stands in stark contrast to so many others who I have competed against over the years. Similarly, not once has Mike questioned one of my line calls, which is hard to believe considering the gradual decline in my vision and ever-increasing thickness of my glasses. It is this character that makes Mike such a pleasure to compete against on the court as well as socialize with off the court. Nor am I the only member of my family who could vouch for Mike's character. My older son, who was once a babysitter for Mike's children, was always treated fairly and with the utmost respect (even after the notorious incident of the broken lamp).

Over the years Mike and I have walked our dogs together, talked about the chaotic and stressful college admissions process, and commiserated about our daily commutes and the nagging injuries well known to aging tennis players. In other words, we have been growing old, or at least older, together. Over this time, I have been a first-hand witness to Mike's generosity, his commitment to his family, church and friends, his near religious attendance at his children's tennis matches, and his humility.

I hope this note helps you form a complete picture of Mike Nowak and understand his importance as a friend, a neighbor, and a member of his community.

Sincerely,



Larry Miller